

<i>SERFF Tracking Number:</i>	<i>ONFS-126955097</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Ohio National Life Assurance Corporation</i>	<i>State Tracking Number:</i>	<i>47929</i>
<i>Company Tracking Number:</i>	<i>FORM 11-QL-42.1, ET AL</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>2011 Universal Life Policy Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Ohio National Life Assurance Corporation

Product Name: 2011 Universal Life Policy Filing SERFF Tr Num: ONFS-126955097 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 47929
Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: FORM 11-QL-42.1, ET State Status: Approved-Closed
AL

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Doris Jackson, Peggy
Johnson

Disposition Date: 02/22/2011

Date Submitted: 02/08/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing was submitted to Ohio, our domiciliary state, on 1/13/2011. Forms filed in Ohio are deemed approved 30 days after the filing is received, in accordance with Ohio Rev. Code Section 395.14.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/22/2011

State Status Changed: 02/22/2011

Deemer Date:

Created By: Peggy Johnson

Submitted By: Peggy Johnson

Corresponding Filing Tracking Number:

Filing Description:

Re: Form 11-QL-42.1, Flexible Premium Universal Life Insurance Policy

Form 11-QL-42.1U, Flexible Premium Universal Life Insurance Policy (Unisex)

SERFF Tracking Number: ONFS-126955097 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number: 47929
Company Tracking Number: FORM 11-QL-42.1, ET AL
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2011 Universal Life Policy Filing
Project Name/Number: /

Form 11-QWL-1, Preferred Loan Rider

Form 11-QAT-1, Additional Life Insurance Coverage Rider

Form 11-QAT-1U, Additional Life Insurance Coverage Rider (Unisex)

Enclosed for your review and approval are two Individual Flexible Premium Universal Life Insurance Policies, Forms 11-QL-42.1 and 11-QL-42.1U, a Preferred Loan Rider, Form 11-QWL-1, and two Additional Life Insurance Coverage Riders, Forms 11-QAT-1 and 11-QAT-1U.

The policy forms are new and are not intended to replace any previously approved forms. The rider forms are intended to replace Forms 08-QWL-1, 08-QAT-1 and 08-QAT-1U, approved in your state on 3/3/08.

These policies primarily differ from our other universal life policies as follows.

„« The policy's death proceeds will be paid in a lump sum or through other plans of payment that may be made available in lieu of a lump sum. This is a change from our other life policies.

„« A few provisions were added to the Premiums and Claims section.

„« The interest step up rate was moved to the specification page, Page 6A.

Form 11-QL-42.1U is the unisex version of the policy. All references to sex are excluded. Form 11-QL-42.1U is intended for use only in connection with employer-sponsored plans subject to the Norris decision or as otherwise required by applicable law.

The reserves for these policies will be based on the 2001 Commissioner's Standard Ordinary Smoker and Nonsmoker Table, Male and Female, Ultimate, ANB (Age Nearest Birthday).

Form 11-QWL-1, a Preferred Loan Rider, allows a policy's owner to take a policy loan after 10 years without a large out of pocket cost and credits a portion of the borrowed cash value amount with the same interest rate that is charged on the loan. The Rider is only available at time of issue and may not be dropped.

Form 11-QAT-1 and Form 11-QAT-1U, the Additional Life Insurance Coverage Riders, provide term coverage on the Base Insured only. If Death Benefit Option A is chosen in the base policy, this Rider provides a face amount that is a constant level with the base face amount. For Death Benefit Option B under the policy, the Rider face will automatically decrease when the base policy enters the death benefit corridor. If the Rider is purchased, the no lapse guarantee for the entire policy is limited to five years. The issue ages are 18 thru 80. The Rider is available only at time of issue.

Following is a list of previously approved riders which are intended to be used with these policies:

<i>SERFF Tracking Number:</i>	<i>ONFS-126955097</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>2011 Universal Life Policy Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Form Number- Form Name- Approval Date-

08-QSL-1 & 1U- Term Life Ins. On Add'l Insured Riders- 3/3/08

08-QFP-1 & 1U- Family Term Life Insurance Riders- 5/13/08

93-LAB-1- Lifetime Advantage Rider- 5/3/93

86-QAD-1- Accidental Death Benefit Rider- 11/12/86

86-QGP-1- Guaranteed Purchase Option Rider- 11/12/86

86-QWP-1- Waiver of Premium for Total Disability Rider- 11/12/86

96-QBE-2- Business Exchange Rider- 5/27/97

The Application to be used with these policies is Form 6498-AR, which was approved for use in your state on 6/18/98.

The forms will be marketed to purchasers of individual universal life insurance. Issue ages are 18-85.

Also enclosed for your reference are actuarial memoranda and a Statement of Variability.

Actuarial questions concerning this filing should be directed to Ms. Laura Muse at 1-513-794-6195 or at the following e-mail address: Laura_Muse@ohionational.com. All other questions should be directed to me at 1-800-366-6654, Dept. 7, Option 2 (press 7 after the initial greeting, the system does not prompt this), via fax at 1-513-794-4500, or at the following e-mail address: Doris_Jackson@ohionational.com.

Thank you for your attention to this filing. We look forward to your approval.

Company and Contact

Filing Contact Information

Doris Jackson,	Doris_Jackson@ohionational.com
One Financial Way	513-794-6440 [Phone]
Cincinnati, OH 45242	513-794-4522 [FAX]

Filing Company Information

Ohio National Life Assurance Corporation	CoCode: 89206	State of Domicile: Ohio
1 Financial Way	Group Code: 704	Company Type: Life and Annuity
Cincinnati, OH 45242	Group Name: ONFS	State ID Number:
(513) 794-6100 ext. [Phone]	FEIN Number: 31-0962495	

SERFF Tracking Number: ONFS-126955097 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number: 47929
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TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2011 Universal Life Policy Filing
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Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: Fee is the greater of \$50 per form or retaliatory. Ohio charges a fee of \$50 per filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ohio National Life Assurance Corporation	\$250.00	02/08/2011	44506894

SERFF Tracking Number:	ONFS-126955097	State:	Arkansas
Filing Company:	Ohio National Life Assurance Corporation	State Tracking Number:	47929
Company Tracking Number:	FORM 11-QL-42.1, ET AL		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	2011 Universal Life Policy Filing		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/22/2011	02/22/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	02/17/2011	02/17/2011	Peggy Johnson	02/18/2011	02/18/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Flesch Certification	Peggy Johnson	02/08/2011	02/08/2011

<i>SERFF Tracking Number:</i>	<i>ONFS-126955097</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>2011 Universal Life Policy Filing</i>		
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Disposition

Disposition Date: 02/22/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ONFS-126955097 State: Arkansas

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TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life

Product Name: 2011 Universal Life Policy Filing

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Flesch Certification		Yes
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Life Actuarial Memoranda		No
Supporting Document	Bulletin 11-83 Consent to Submit Rates		Yes
Supporting Document	Rate Exhibits		Yes
Form	Flexible Premium Universal Life Insurance Policy		Yes
Form	Flexible Premium Universal Life Insurance Policy, Unisex		Yes
Form	Preferred Loan Rider		Yes
Form	Additional Life Insurance Coverage Rider		Yes
Form	Additional Life Insurance Coverage Rider, Unisex		Yes

SERFF Tracking Number:	ONFS-126955097	State:	Arkansas
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TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	2011 Universal Life Policy Filing		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/17/2011
Submitted Date	02/17/2011
Respond By Date	03/17/2011

Dear Doris Jackson,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Please feel free to contact me if you have questions.

Sincerely,
Linda Bird

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Adjustable Life
Product Name: 2011 Universal Life Policy Filing
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/18/2011
Submitted Date 02/18/2011

Dear Linda Bird,

Comments:

Thank you for your response to this filing.

Response 1

Comments: Attached is our Consent to Submit Rates, as well as rate exhibits for this product.

Related Objection 1

Comment:

If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Bulletin 11-83 Consent to Submit Rates

Comment:

Satisfied -Name: Rate Exhibits

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust you will find this response in order and look forward to receiving your approval.

Sincerely,

Doris Jackson, Peggy Johnson

Amendment Letter

Comments:

Changed Items:

Satisfied -Name: Flesch Certification

AR Actuarial Cert.PDF

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Adjustable Life

Product Name: 2011 Universal Life Policy Filing

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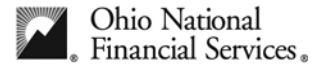
Form Schedule

Lead Form Number: Form 11-QL-42.1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 11-QL-42.1	Policy/Cont Flexible Premium ract/Fratern Universal Life al Insurance Policy Certificate	Initial		50.000	11ql421.pdf
	Form 11-QL-42.1U	Policy/Cont Flexible Premium ract/Fratern Universal Life al Insurance Policy, Certificate Unisex	Initial		50.000	11ql421u.pdf
	Form 11-QWL-1	Policy/Cont Preferred Loan Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		60.000	Form 11-QWL-1.pdf
	Form 11-QAT-1	Policy/Cont Additional Life ract/Fratern Insurance Coverage al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		66.000	Form 11-QAT-1.pdf
	Form 11-QAT-1U	Policy/Cont Additional Life ract/Fratern Insurance Coverage al Rider, Unisex Certificate:	Initial		66.000	Form 11-QAT-1U.pdf


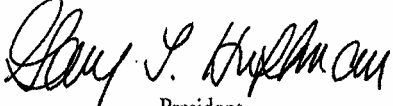
<i>SERFF Tracking Number:</i>	<i>ONFS-126955097</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>2011 Universal Life Policy Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		
	Amendmen		
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	Page,		
	Endorseme		
	nt or Rider		

Ohio National Life Assurance Corporation



Subject to the conditions and provisions of this policy, we will pay the Net Death Proceeds to the Beneficiary after we receive due proof that the Insured died while this policy was in force. We may also provide other benefits pursuant to the conditions and provisions of this policy.

Our Home Office is at One Financial Way, Cincinnati, Ohio 45242.

[ Secretary  President]

20 DAY RIGHT TO EXAMINE THE POLICY: You have a right to cancel this policy within 20 days after you receive it. You may return it to us or to our agent for any reason within those 20 days. The policy will then be treated as though it was never issued. We will then refund the premiums that were paid to us.

Flexible Premium Universal Life Insurance Policy

Nonparticipating

Death Benefit Payable Before Maturity Date

Flexible Premiums Until Maturity Date

Stated Amount: Page 3

Maturity Date: At Attained Age 121

Insured JOHN DOE
Age 35
Policy Date 06/01/08

Policy Number C0000020
Stated Amount \$100,000
Issue Date 06/01/08

Policy Contents

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Notice to Arkansas Policyholders

If you have any questions about a problem with your insurance policy, please contact your agent or:

Agency Name
Agency Address
Agency City, State Zip
Agency Phone Number

Ohio National Life
Client Services Division
P.O. Box 237
Cincinnati, Ohio 45201-0237
Toll Free No.: 1-800-366-6654

If you cannot resolve your problem directly with the Insurer, you may contact:

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904
Toll Free Number: 1-800-852-5494

This notice of complaint procedure is for information only and does not become a part or condition of this policy.

Limitations and Exclusions under the Arkansas Life and Health Insurance Guaranty Association Act

Residents of this State who purchase life insurance, annuities, or health and accident insurance should know that the insurance companies licensed in this State to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this State and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

Disclaimer

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in this State. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net coverage is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

Coverage

Generally, individuals will be protected by the Guaranty Association if they live in this State and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

Exclusions from Coverage

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another State (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof that is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (that give rights to group contract holders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by state or federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents that do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

Limits on Amount of Coverage

The Act also limits the amount the Guaranty Association is obligated to cover. The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

Policy Specifications

Stated Amount	Description	Initial Premium	Form Number
[\$100,000] A	Flexible Premium Universal Life Maturity at Age 121 [Death Benefit A - Stated Amount] B	[\$ 1600.00] C Next Planned Premium [\$1600.00 Annually] D	11-QL-42.1
	Preferred Loan Rider		11-QWL-1

See the back of this page for additional benefit riders, if any.

Policy may not be reduced below Minimum Stated Amount of: \$100,000

No Lapse Guarantee Period: [5 Years] E

Monthly No Lapse Premium: [\$51.00] F

[The Life Insurance Qualification Test for this policy is the Cash Value Accumulation Test.] G

Important Notice

Except as set forth in the No Lapse Guarantee section, this policy will terminate without value, if the Cash Surrender Value less any loans then in effect falls to zero or below. That can happen even if you have paid the Planned Premiums shown above.

The period for which this policy and life insurance coverage will continue in force will be affected by: (1) the amount, timing, and frequency of premium payments you choose to make; (2) the Stated Amount and the Death Benefit Option you have chosen; (3) the interest we credit to the Cash Value; (4) the monthly charges we deduct from the Cash Value; (5) charges we make for any riders you have chosen to include with the policy; and (6) any loans and partial surrenders you make.

We have the right to change the currently credited interest rate and the current monthly charges against the Cash Value, subject to the guarantees set forth in this policy. Our changes and any changes you make in any of the factors described above could affect the number or amount of premiums you must pay to keep the policy in force and will affect the Cash Value at any particular time.

Policy Number	Policy Date	Issue Date	Maturity Date
C0000010	04/01/2011	04/01/2011	04/01/2097
Insured	Issue Age	Sex	Risk Class*
JOHN DOE	35	MALE	NONSMOKER
Owner			
JOHN DOE			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Specifications

Stated Amount	Description	Monthly Charge	Years Charged	Form Number
[\$100,000	Additional Coverage Life Insurance Coverage expires: 04/01/2097 H	See Page 6	86	11-QAT-1]

Policy Number C0000010	Policy Date 04/01/2011	Issue Date 04/01/2011	Maturity Date 04/01/2097
Insured JOHN DOE	Issue Age 35	Sex MALE	Risk Class* NONSMOKER
Owner JOHN DOE			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

**Table of Guaranteed
Maximum Cost of Insurance Rates
Per \$1000 Net Amount At Risk**

Policy Plan: Flexible Premium Universal Life

Stated Amount: \$100,000

Attained Age	Monthly Insurance Rate Per \$1000	Attained Age	Monthly Insurance Rate Per \$1000
I [35	0.09084	85	9.59706
36	0.09584	86	10.64036
37	0.10001	87	11.78220
38	0.10751	88	13.00872
39	0.11418	89	14.30594
40	0.12168	90	15.66322
41	0.13168	91	16.94312
42	0.14419	92	18.28068
43	0.15836	93	19.69542
44	0.17503	94	21.19403
45	0.19420	95	22.77289
46	0.21255	96	24.22200
47	0.23255	97	25.77166
48	0.24423	98	27.43069
49	0.25757	99	29.20718
50	0.27674	100	31.11386
51	0.29926	101	32.63203
52	0.33011	102	34.25451
53	0.36347	103	35.98673
54	0.40600	104	37.83604
55	0.45854	105	39.78296
56	0.51193	106	41.86111
57	0.56949	107	44.07929
58	0.61872	108	46.44744
59	0.67546	109	48.97489
60	0.74389	110	51.67124
61	0.82735	111	54.55012
62	0.92920	112	57.62282
63	1.04359	113	60.90571
64	1.16385	114	64.41012
65	1.29083	115	68.15449
66	1.41951	116	72.15515
67	1.54990	117	76.43109
68	1.69035	118	81.00512
69	1.83586	119	83.33266
70	2.01237	120	83.33266]
71	2.20987		
72	2.46942		
73	2.74334		
74	3.03166		
75	3.34700		
76	3.69107		
77	4.09083		
78	4.55818		
79	5.09836		
80	5.68800		
81	6.36020		
82	7.06118		
83	7.81815		
84	8.65764		

Insured	Issue Age	Sex	Risk Class*
JOHN DOE	35	MALE	NONSMOKER

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Description of Expense Charges and Surrender Charges

Policy Plan: Flexible Premium Universal Life

Stated Amount: \$100,000

Expense Charges

State and Local Tax Charge

We will directly deduct from each premium paid any state and local taxes that we determine to be allocable to this policy in excess of: 1.4%

Premium Load

We will deduct from each premium paid a premium load of not more than: 6.00%

Policy Maintenance Charge

Deducted from the Cash Value will be a monthly Policy Maintenance Charge of: \$6

Per Unit Charge

Based on the Stated Amount, deducted from the Cash Value to Attained Age 121 will be a Monthly Charge of not more than: [\$6.00] **J**

Surrender Charges			
Policy Year	Surrender Charge	Policy Year	Surrender Charge
[1	\$ 2,460.00	14	1,220.00
2	2,432.00	15	998.00
3	2,402.00	16	782.00
4	2,372.00	17	575.00
5	2,341.00	18	375.00
6	2,310.00	19	184.00
7	2,278.00	20 AND OVER	0.00] K
8	2,245.00		
9	2,211.00		
10	2,177.00		
11	1,928.00		
12	1,685.00		
13	1,449.00		

Additional surrender charges will apply to any increases in coverage. Partial surrender charges are assessed in the event of a partial surrender of the policy, including any reduction in the Stated Amount of coverage.

An additional Surrender Charge may also be taken equal to any interest credited during the Policy Year in excess of: 2.50%

Insured
JOHN DOE

Issue Age
35

Sex
MALE

Risk Class*
NONSMOKER

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Table of Death Proceeds Factors

Policy Plan: Flexible Premium Universal Life
Stated Amount: \$100,000

Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
M [35	4.92201	75	1.45894	115	1.01000
36	4.72195	76	1.42848	116	1.01000
37	4.55939	77	1.39944	117	1.01000
38	4.40239	78	1.37187	118	1.01000
39	4.25128	79	1.34587	119	1.01000
40	4.10562	80	1.32150	120	1.01000]
41	3.96526	81	1.29865		
42	3.83026	82	1.27737		
43	3.70061	83	1.25743		
44	3.57618	84	1.23870		
45	3.45687	85	1.22117		
46	3.34257	86	1.20485		
47	3.23284	87	1.18973		
48	3.12749	88	1.17582		
49	3.02558	89	1.16302		
50	2.92706	90	1.15124		
51	2.83212	91	1.14036		
52	2.74074	92	1.12989		
53	2.65313	93	1.11964		
54	2.56911	94	1.10937		
55	2.48880	95	1.09873		
56	2.41230	96	1.08717		
57	2.33926	97	1.07348		
58	2.26948	98	1.05622		
59	2.20237	99	1.03302		
60	2.13791	100	1.01000		
61	2.07617	101	1.01000		
62	2.01726	102	1.01000		
63	1.96129	103	1.01000		
64	1.90817	104	1.01000		
65	1.85768	105	1.01000		
66	1.80959	106	1.01000		
67	1.76363	107	1.01000		
68	1.71953	108	1.01000		
69	1.67719	109	1.01000		
70	1.63640	110	1.01000		
71	1.59732	111	1.01000		
72	1.55990	112	1.01000		
73	1.52450	113	1.01000		
74	1.49091	114	1.01000		

Insured
JOHN DOE

Issue Age
35

Sex
MALE

Risk Class*
NONSMOKER

* The cost of insurance charges assessed against your policy, charges for certain riders, and the death benefit factors are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

General Terms and Definitions

Age, Attained Age

The Age of the Insured, as shown in the Policy, is the age of the Insured on the birthday nearest the Policy Date.

The Attained Age of the Insured is the Insured's Age increased by the number of full Policy Years elapsed.

Interest Crediting Rate

The Interest Crediting Rate is the rate or rates that we will determine, that will be used to calculate interest to be credited on your Cash Value.

Life Insurance Qualification Test

In order for your policy to qualify as life insurance pursuant to the U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder, it must satisfy at all relevant times one of two tests. These tests are known as the guideline premium test and cash value accumulation test. The test you chose to qualify your policy is shown on Page 3. The test is chosen at time of application and cannot be changed.

Maturity Date

The Maturity Date is the policy anniversary on which the Insured's Attained Age is 121. We will pay you the Cash Surrender Value as of the Maturity Date, less any loans in effect, if you choose not to continue insurance coverage beyond age 121 as provided in the **Continuation of Coverage** provision. Insurance coverage may end prior to the Maturity Date if the premiums paid are insufficient to continue the coverage to such date, see the **Premiums** section.

Notice

Any Notice required from you in this policy must be in a written form acceptable to us, and received at our Home Office. Unless otherwise stated herein, the Notice becomes effective as of the date that all requirements are received and we act upon it, subject to any payment made or action taken by us prior to the acceptance of the Notice, and provided that the action requested or taken in the Notice is permitted under the terms or provisions of this policy.

Policy Months and Policy Years

This policy takes effect on the Policy Date shown on Page 1 of the policy. Policy Months and Policy Years are marked from the Policy Date. The first day of a Policy Year is the Policy Date and its anniversaries.

Proceeds

Proceeds are the amount payable upon: (1) the Surrender of this policy; or (2) the death of the Insured; or (3) the Maturity Date if the policy is not continued under the **Continuation of Coverage** provision, whichever event occurs first.

Process Day

The first day of each Policy Month is a Process Day. Monthly charges and credits are made as of each Process Day.

Pronouns

"Our," "us," or "we" means Ohio National Life Assurance Corporation. "You," "your," or "yours" means the Owner of this policy.

Proof of Insurability

When this policy requires the Insured to provide proof that he/she can be insured, the proof must be in a form that is acceptable to us. We will supply the forms or instructions for the Insured to provide such proof.

General Provisions

Annual Statement

We will send you a statement at least once each year showing, as of the date of the statement: (1) the Cash Value; (2) the Cash Surrender Value; (3) any interest credited since the last statement; (4) all premiums paid since the last statement; (5) any charges taken since the last statement; and (6) any loans then in effect. Upon request, we may send statements more frequently; however, we may charge an additional fee, not to exceed \$25 for each statement.

Once this policy is in force and upon receipt of Notice requesting it, we will provide a current illustration showing tables of Cash Values and death benefits based on guaranteed and current rates as well as any other necessary assumptions. For each illustration requested, we may charge an additional fee not to exceed \$25.

Assignment

Except as provided below, you may assign your rights under this policy as security for a loan or debt by providing Notice to us. We are not bound by a permissible Assignment until we receive Notice of it. Your assignee has a first claim on Net Death Proceeds ahead of you and the Beneficiaries, except for any Irrevocable Beneficiary named prior to our receipt of the Notice of the Assignment. We will not be responsible for the validity of any Assignment.

We will not allow an Assignment that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested Assignment.

Beneficiary

You may name Beneficiaries in an application. Except as provided below, you may change Beneficiaries by providing Notice to us. Unless otherwise provided in an application or later Notice, beneficiary designations are revocable and you may change them at any time up to the Insured's date of death, subject to any payment made or action taken by us before we receive Notice of such change. An irrevocable beneficiary designation may be changed only with the consent of such Irrevocable Beneficiary. The consent of the Irrevocable Beneficiary will also be required for any Assignment, Surrender, or Partial Surrender, decrease in Stated Amount, policy loan, or other changes to this policy.

Beneficiaries have rights in the proportion and order indicated in an application or in any Notice. Unless otherwise indicated in an application or Notice, Beneficiaries of the same class will share the Net Death Proceeds equally. Unless otherwise indicated in an application or Notice, the rights of a Beneficiary who dies before the Insured will pass to living Beneficiaries of the same class and Contingent Beneficiaries will only receive the Net Death Proceeds if no primary Beneficiary survives the Insured. If no Beneficiary survives the Insured, Net Death Proceeds will be paid to you or to your estate.

We will not allow a change in Beneficiary or Contingent Beneficiary that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested change of Beneficiary or Contingent Beneficiary.

Entire Contract

The Entire Contract is this policy, any application, and any riders, amendments, and endorsements attached to this policy. The Entire Contract is the legal agreement between you and us. Your application and payment of premiums are your consideration for the Entire Contract. Any change or waiver in the terms or provisions of the Entire Contract, as permitted by Governing Law, must be approved in writing, signed by our President or Secretary. No agent or other person has the authority to make changes to, or waive, any terms or provisions of the Entire Contract. No such waiver of any term or provision shall constitute, or be construed as, a waiver of the performance of the same or any other term or provision of the Entire Contract.

All statements made in an application shall, in the absence of fraud, be deemed representations and not warranties. Any application made for modification to this policy must be approved by us, signed by you and attached to the policy in order to become part of the Entire Contract. We cannot base denial of a claim on any statement you make unless it is contained in an attached application.

Governing Law

This policy and its provisions are governed by the applicable laws and regulations of the state in which the policy was issued and delivered.

Ownership

The Owner has all policy rights while the Insured is living, subject to the rights of any assignee of record or any Irrevocable Beneficiary. After the Insured's death, the Owner only has those rights set forth in the **Beneficiary** provision. The Owner may act without the consent of a revocable Beneficiary or Contingent Owner. Except as provided below, the Owner may name a Contingent Owner or new Owner by providing Notice to us.

Ownership of this policy may be held by joint tenants with right of survivorship. Joint Owners hold the same rights set forth in this provision except that all Joint Owners must consent to any proposed changes to this policy, included but not limited to, Surrender, Partial Surrenders, or loans.

We will not allow a change of Ownership or an Assignment that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested change of Ownership or Assignment.

No Lapse Guarantee

No Lapse Guarantee

The No Lapse Guarantee is a guarantee that your policy will not lapse during a No Lapse Guarantee Period if on each Process Day during that No Lapse Guarantee Period, (a) is not less than (b) where:

- (a) is the sum of all premiums paid since that No Lapse Guarantee Period began, less any Partial Surrenders taken during that No Lapse Guarantee Period, and less any loan amount; and
- (b) is the sum of the monthly No Lapse Guarantee Premiums since that No Lapse Guarantee Period began including the monthly No Lapse Guarantee Premium for the current Process Day.

No Lapse Guarantee Period

The No Lapse Guarantee Period is shown on Page 3 of this policy. The No Lapse Guarantee Period begins on the Policy Date. A new No Lapse Guarantee Period begins after any increase in the Stated Amount.

Although we will determine each month whether or not the No Lapse Guarantee is in effect, you do not have to pay premiums monthly.

As long as the Cash Surrender Value is positive and equals or exceeds the amount of loan balance, the policy will not lapse even if the No Lapse Guarantee is not in effect.

No Lapse Guarantee Premium

The monthly No Lapse Guarantee Premium is shown on Page 3. The No Lapse Guarantee Premium requirement must be met during the No Lapse Guarantee Period to keep the No Lapse Guarantee in effect.

Policy Changes Affecting the No Lapse Guarantee Premium

The monthly No Lapse Guarantee Premium will be affected by any change in Stated Amount or change of Death Benefit Option. The monthly No Lapse Guarantee Premium may also change when a rider is added to or removed from this policy. You will be notified of the new monthly No Lapse Guarantee Premium which applies from the date of the change.

Premiums

Premium

Your first premium is due on the Policy Date. One monthly No Lapse Guarantee Premium must be paid to put this Policy in effect. The first premium may be paid to our agent or sent to our Home Office. If requested, we will provide a premium receipt, signed by an officer. Premiums must be received at our Home Office in advance of the periods to which they apply.

Premiums may be paid every Policy Year, every six Policy Months, every three Policy Months, or monthly by automatic bank draft. You may change how often your premiums are paid or your premium amount by sending us Notice. Each premium must be at least \$25.

We will not accept premiums received on or after the first of: (1) the date the policy terminates; (2) the date of the Insured's death; or (3) the Maturity Date. We may further refuse to accept premiums or make distributions of premiums already received pursuant to the Maximum Premiums provision.

Planned Premium

Planned Premium is the amount you plan to pay and the frequency of such payment, as shown on Page 3 or as later changed by Notice to us. Even if the Planned Premium is initially sufficient to keep the policy in force, coverage may expire prior to the Maturity Date because of changes affecting the policy.

Payment Application

Unless a payment is received during the Policy Grace Period, any payment made in excess of the amount of the Planned Premium will be applied to repay your loan, if any, before being applied to this policy pursuant to the Net Premium provision. If a payment is received during the Policy Grace Period, it will be applied to this policy pursuant to the Net Premium provision and not to any policy loan.

Net Premium

Net Premium is a premium payment, less the applicable Premium Load, and less any State and Local Tax Charge in excess of the rate shown on Page 6A.

Maximum Premiums

If the Life Insurance Qualification Test shown on Page 3 is the guideline premium test, we will limit the frequency of premium payments or increases in premium amounts to keep this policy from exceeding limits established by federal law defining life insurance. Further, we will make distributions from this policy to you to the extent we deem necessary to continue to classify this policy as a life insurance policy pursuant to the Life Insurance Qualification Test.

We will set the maximum premium allowed each year. If a premium payment would exceed this maximum, you can increase the Stated Amount to allow this premium. To do this, you must send us Notice and proof that the Insured can be insured for the increase as further provided in the **Changes In Insurance Coverage** provision. If you do not increase the Stated Amount, we will refund the premium in excess of the maximum.

Under either Life Insurance Qualification Test, additional limitations may apply as described in the **Death Benefit Options** provision.

Policy Grace Period

If the Cash Surrender Value, less any loans then in effect, is insufficient to cover the Monthly Charges on any Process Day and the No Lapse Guarantee is not in effect, we will mail you, and any assignee of record, notice of the premium due. If you are still in the No Lapse Guarantee Period but the No Lapse Guarantee is not in effect, the premium due will be the lesser of (a) or (b) where:

- (a) is the amount necessary to allow the Cash Surrender Value, less any loans then in effect, to cover the Monthly Charges for two Policy Months, and
- (b) is the amount necessary to put the No Lapse Guarantee back into effect.

If you are not in the No Lapse Guarantee Period, the premium due will be the amount described in (a) above.

This Policy will stay in force 61 days from the Process Day or, if later, 31 days from the mailing of the Notice, but not past the Maturity Date. This is known as the Policy Grace Period.

If the Insured dies during the Policy Grace Period, we will deduct from the Death Proceeds any unpaid Monthly Charges through the Policy Month of death. If the premium due is not received in the Home Office prior to the expiration of the Policy Grace Period, this policy will terminate without value, except as otherwise provided herein.

This provision shall not apply in the event you request a Surrender of your policy under the **Surrender and Cash Surrender Value** provision.

Reinstatement of Policy

You may reinstate this policy within five years from the Process Day on which the Policy Grace Period began, as long as:

- (1) the policy has not been surrendered for cash; and
- (2) you apply to reinstate this policy and meet all requirements as outlined in the **Proof of Insurability** definition; and
- (3) we find that the Proof of Insurability indicates that the Insured's risk class is at least as favorable as the Insured's risk class at Policy Date; and
- (4) we approve the application; and
- (5) you pay the Monthly Charges that were due during the Policy Grace Period; and
- (6) you repay or reinstate any outstanding loans with interest at 6% per year.

The reinstatement of the policy will take effect as soon as all of these conditions are met. A new two-year contestability period will begin as of that same date.

This policy may not be reinstated after the Maturity Date.

For purposes of reinstatement only, any surrender charge period shall continue after termination and through reinstatement, as if the policy always had been in force.

If the No Lapse Guarantee Period has not ended at the time of Reinstatement of the policy, you may reinstate the No Lapse Guarantee benefit. To do so, you must pay enough premiums to satisfy the No lapse Guarantee requirement as described in the No Lapse Guarantee provision. If you reinstate this benefit, the No Lapse Guarantee Period will continue until the date it would have expired as if the Policy had not lapsed.

Benefits

Death Benefit Options

Option A

If you choose Option A, the Death Proceeds equal (the larger of: (1) the Stated Amount on the date of the Insured's death; or (2) the Cash Value times a factor described below that varies with the Insured's Attained Age).

Option B

If you choose Option B, the Death Proceeds equal (the larger of: (1) the Stated Amount plus the Cash Value on the date of the Insured's death; or (2) the Cash Value times a factor described below that varies with the Insured's Attained Age).

The factor referenced above can be found in the table below if your Life Insurance Qualification Test is the guideline premium test. The factor is found on Page 6V if your Life Insurance Qualification Test is the cash value accumulation test. The test you chose is found on Page 3.

Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
18-40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75-90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94	1.01
52	1.71	66	1.19	95-121	1.00
53	1.64	67	1.18		

If (2) applies under either Option A or B, the company reserves the right to limit (or return) premium payments unless those payments are required to keep the policy in force or the No Lapse Guarantee in effect.

Death Proceeds are subject to adjustment pursuant to the **Misstatement of Age or Sex** provision.

Net Death Proceeds

The Net Death Proceeds equals the Death Proceeds less any loans in effect.

Change of Death Benefit Option

At any time after the first Policy Year, you may change from Option B to Option A by Notice to us. The Stated Amount will be increased by an amount equal to the Cash Value on the date of the change. At any time after the first Policy Year, you may change from Option A to Option B by Notice to us. The Stated Amount will then be decreased by an amount equal to the Cash Value on the date of change. When we change your Death Benefit Option, we will send you notice of the change. You may not make a change that will decrease the Stated Amount to less than the Minimum Stated Amount shown on Page 3. No Change of Death Benefit Option will be made if we determine that such change would cause this policy to fail to qualify, either at the time of the requested Change of Death Benefit Option or in the future, as a life insurance policy pursuant to the Life Insurance Qualification Test.

Changes In Insurance Coverage

At any time after the first Policy Year, you may request a change in the Stated Amount to increase or decrease your coverage. The change must be at least \$5,000. If we approve the change, we will send you notice of the change. The change will take effect on the first day of the next Policy Month. We may limit you to two changes per Policy Year.

Increase. To request an increase in the Stated Amount, you must send us Notice and proof that the Insured can be insured. A new No Lapse Guarantee Period will take effect on the date of increase. For any increase in the Stated Amount, the risk classification, rating and Attained Age as of such increase shall apply to such increase in the Stated Amount. Any Surrender Charge shall be calculated separately for such increase in the Stated Amount and shall be calculated as of such increase in the Stated Amount.

Any premium paid contingent upon our approval of an increase in Stated Amount will be held by us, without interest, until the increase takes effect. Premium will be applied to the increase in proportion of (a) to (b) where:

- (a) is the No Lapse Guarantee Premium for the increase; and
- (b) is the No Lapse Guarantee Premium for the original Stated Amount plus the No Lapse Guarantee Premium for all increases in Stated Amount.

Decrease. To request a decrease in the Stated Amount, you must send us Notice to do so. Any decrease will be applied against prior increases in the reverse order in which the increases were made. You may not decrease the Stated Amount to less than the Minimum Stated Amount shown on Page 3. A Surrender Charge will be taken for decreases. No decrease in the Stated Amount will be made if we determine that such decrease would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested decrease or in the future, pursuant to the Life Insurance Qualification Test.

Continuation of Coverage

If the Insured is living and this policy is in force on the Maturity Date, the policy will remain in force past the Maturity Date until the policy is surrendered. During the Continuation of Coverage period, we will: (a) continue to credit interest on any Cash Value at a rate or rates determined by us, but not less than the Guaranteed Minimum Interest Rate shown on Page 6; (b) no longer deduct monthly Cost of Insurance charges (see **Nonforfeiture** section below) from the Cash Value; (c) pay the Net Death Proceeds upon receipt of due proof that the Insured died while this policy was in force; and (d) we will accept no additional premiums after the Maturity Date.

Nonforfeiture

Cash Value

The Cash Value on the Policy Date is the initial Net Premium.

The Cash Value on any day after the Policy Date is:

- (1) the Cash Value as of the prior Process Day;
- (2) less the Monthly Charges on the prior Process Day;
- (3) plus Net Premiums received since the prior Process Day;
- (4) less any Partial Surrender and any charges and fees relating to such Partial Surrender since the prior Process Day;
- (5) plus any interest credited to the Policy since the prior Process Day.

Monthly Charges

The charges for each Policy Month are: (1) the Cost of Insurance for the Policy Month (which includes any rider charges); plus (2) a Policy Maintenance Charge and Per Unit Charge as shown on Page 6A.

Interest Credits

Except as described in the following paragraph, on each Process Day this policy is in force, but not past the Maturity Date, unless the Continuation of Coverage is in effect, we will credit interest on your Cash Value at the Interest Crediting Rate but not less than the Guaranteed Minimum Interest Rate shown on Page 6. We may credit different rates to loaned and unloaned Cash Values. If you continue this policy beyond the Maturity Date, we will credit interest on your Cash Value at a rate or rates that we will determine, but not less than the Guaranteed Minimum Interest Rate shown on Page 6. Interest on Net Premiums is credited from the dates the premiums are received at our Home Office.

Beginning in the eleventh Policy Year, and until the Maturity Date, if the Interest Crediting Rate is greater than the Guaranteed Minimum Interest Rate shown on Page 6, we will credit interest to your Cash Value at the Interest Crediting Rate plus the Interest Rate Step-up Amount shown on Page 6A. The additional Interest Rate Step-up Amount will not be credited to any loaned Cash Value.

Cost of Insurance

We calculate the Cost of Insurance for each Policy Month as of each Process Day. The Cost of Insurance for the initial Stated Amount is determined separately from the cost for each increase in Stated Amount.

The Cost of Insurance equals the Cost of Insurance Rate multiplied by the Net Amount at Risk (see **Net Amount at Risk** provision below), divided by 1,000.

Cost of Insurance Rate

The Cost of Insurance Rate (or any change in such rate) is based on: (1) the Insured's sex and Age on the Policy Date and on the effective date of each increase, and risk class; (2) the time elapsed since the Policy Date and the effective date of each increase; and (3) the Stated Amount and amount of each increase.

We may change the Cost of Insurance Rates based on future expectations as to investment earnings, mortality, persistency, taxes, reinsurance costs, and expenses. Any change in the Cost of Insurance Rates will be uniformly applied to all policies in the same risk class. We may not increase the rates to more than those shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown on Page 6. The rates are based on the 2001 CSO Smoker and Nonsmoker Table, Male and Female, Ultimate, ANB (Age Nearest Birthday).

Net Amount at Risk

The Net Amount at Risk on any Process Day equals the Death Proceeds divided by (1 + the Monthly Guaranteed Minimum Interest Rate, shown on Page 6), less the Cash Value.

If you have Option A and the Stated Amount has been increased, the Cash Value will first be applied against the initial Stated Amount to determine the Net Amount at Risk. If the Cash Value is more than the initial Stated Amount, the excess will be applied against each increase in the Stated Amount in the order the increases were made.

Determination of Values

Minimum Cash Surrender Values are calculated using the 2001 CSO Smoker and Nonsmoker Table, Male and Female, Ultimate, ANB with interest at the Guaranteed Minimum Interest Rate shown on Page 6. A detailed statement of the way we compute Cash Surrender or Loan Values has been filed with the insurance officials of the state in which this policy was issued. All policy values equal or exceed the minimum values required by Governing Law.

Surrender and Cash Surrender Value

While the Insured is living and this policy is in force, you may request the Surrender of this policy by Notice to us, subject to the rights of any assignee of record or any Irrevocable Beneficiary. The Surrender will be effective as of the next Process Day after we receive such Notice. We will pay you the Cash Surrender Value, less any loans then in effect, and this policy will end, even if the No Lapse Guarantee is in effect. The Cash Surrender Value is the Cash Value less any Surrender Charge. If the Surrender Charge is greater than the Cash Value, the Cash Surrender Value is zero.

Surrender Charge

If you surrender your policy, we may deduct a Surrender Charge from the Cash Value. Surrender Charges vary by Policy Year and are shown on Page 6A. An additional Surrender Charge equal to any interest credited during the Policy Year in excess of the Guaranteed Minimum Interest Rate, shown on Page 6, may also apply.

A decrease in your Stated Amount will not be permitted if the Surrender Charge for the portion of the Stated Amount being decreased is greater than the Cash Value. If the Stated Amount is increased, there will be an additional Surrender Charge applicable to the amount of increase only. This charge will be based on your Attained Age at the time of each increase. We will send you notice of the new Surrender Charge when an increase is made.

Surrender Charge on Decreases

If you decrease your Stated Amount, a portion of any applicable Surrender Charge will be deducted from your Cash Value. This deduction is equal to the Surrender Charge for the portion of the Stated Amount being decreased. The Surrender Charge that remains will be equal to the full Surrender Charge multiplied by (one minus the percent of decrease). Future year Surrender Charges are reduced by the same proportion.

If the Surrender Charge for the portion of the Stated Amount being decreased is greater than the Cash Surrender Value, then (1) if the No Lapse Guarantee is in effect after the reduction in the Stated Amount, the reduction in the Stated Amount will be permitted; or (2) if the No Lapse Guarantee is no longer in effect, then the reduction in the Stated Amount will not be permitted.

Partial Surrender

After the first Policy Year, you may Surrender part of this policy for cash while the Insured is still living and before the Maturity Date, subject to the rights of any assignee of record or any Irrevocable Beneficiary. You may not take more than two Partial Surrenders in any Policy Year. The amount of a Partial Surrender may

not exceed: (1) the Cash Surrender Value; less (2) any loans then in effect; less (3) the next two Monthly Charges; and less (4) a \$25 partial surrender service fee. The Cash Value is reduced by the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender. If the Stated Amount has been increased, the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender will be applied to the Cash Value associated with each increase in reverse order in which the increases were made. If you have chosen Option A, the Stated Amount is also reduced by the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender. If the Stated Amount has been increased, such reduction will be applied against the increases in the reverse order in which the increases were made.

No Partial Surrender will be made which reduces the Stated Amount below the Minimum Stated Amount shown on Page 3. We will charge a service fee of \$25 for each Partial Surrender. If a Surrender Charge is in effect, a partial surrender charge will also be made on the amount of Partial Surrenders in a Policy Year that is more than 10% of the Cash Surrender Value as of the end of the prior Policy Year. This partial surrender charge will equal a partial surrender ratio multiplied by the Surrender Charge. The partial surrender ratio equals: (1) the amount of the Partial Surrender in excess of 10% of the Cash Surrender Value as of the last day of the prior Policy Year; divided by (2) the Cash Surrender Value. In the event that a full surrender of the policy occurs within 12 months of any Partial Surrender, we reserve the right to assess an additional Surrender Charge equal to the Surrender Charge we waived under this Partial Surrender section.

No Partial Surrender will be made to the extent we determine that such Partial Surrender would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested Partial Surrender or in the future, pursuant to the Life Insurance Qualification Test.

The Surrender Charge that remains is (one minus the partial surrender ratio) multiplied by the full Surrender Charge. Future year Surrender Charges are reduced by the same proportion.

Deferral of Surrender

We may defer payment of the Cash Surrender Value for a Surrender or Partial Surrender for up to six months after we receive Notice from you. If we defer payment longer than 30 days, we will credit interest on such Cash Surrender Value at a rate not less than the Guaranteed Minimum Interest Rate shown on Page 6.

Continuation of Insurance

If you stop paying premiums, this policy will remain in force as long as the Cash Surrender Value, less any loans then in effect, is sufficient to cover the Monthly Charges on any Process Day. The Monthly Charges during this nonpayment period will be the same as those in effect as though premiums were still being paid. This policy will not terminate while the No Lapse Guarantee is in effect. Insurance coverage will not extend beyond the Maturity Date unless the **Continuation of Coverage** provision is in effect.

Paid-up Life Insurance

By providing Notice to us, on any Process Day you may use the Cash Surrender Value, less any loans then in effect, as a net single premium to purchase Paid-up Life Insurance to mature as an endowment at age 121. The Paid-up Life Insurance coverage will begin on that Process Day. The coverage is determined by what the Cash Surrender Value, less any loans then in effect, will buy as a net single premium at the Insured's then Attained Age. However, the amount of Paid-up Life Insurance purchased must be at least \$1,000. At any time after this option is elected, the Cash Surrender Value will be the amount of Paid-up Life Insurance times the net single premium for Paid-up Life Insurance at the then Attained Age of the Insured. The net single premiums are based on the 2001 CSO Smoker and Nonsmoker Table for Male and Female, Ultimate, ANB and the Guaranteed Minimum Interest Rate shown on Page 6.

Loans

Availability

By providing Notice to us, you may borrow against the Loan Value of this policy on any Process Day, subject to the rights of any assignee of record or any Irrevocable Beneficiary. We may defer payment of loans for up to six months after we receive your Notice. We cannot defer a loan to pay premiums on any policy issued by us. Loans are made on the security of this policy assigned to us.

Loan Value

The Loan Value is the Cash Surrender Value, less any loans then in effect, and less two Monthly Charges.

Loan Interest

The Policy Loan Rate is shown on Page 6A. Interest is due in advance each Policy Year. When a loan is made, we will include the interest then due in the amount of the loan. Interest not paid when due is added to the loan balance.

Repayment

You may pay back a loan, in whole or in part. We will not accept a loan repayment if received on or after the first of: (1) the date the policy terminates; (2) the date of the Insured's death.

Claims

Payment of Net Death Proceeds

We will provide a claim form upon Notice of the Insured's death. Surrender of this policy or proof satisfactory to us of the claimant's interest in the policy, or both, is required before Net Death Proceeds are paid. Net Death Proceeds will be paid from our Home Office, generally, within 30 days after we receive due proof that the Insured died while this policy was in force.

Payment of Net Death Proceeds will be made in a lump sum or through other plans of payment we may make available in lieu of a lump sum. A Beneficiary may request a lump sum payment or any other plan of payment then available by written Notice acceptable to us. In the event we make payment of the Net Death Proceeds through a plan of payment other than a lump sum, we will issue a new contract, certificate, statement, or other written materials which will provide the terms of the plan of payment.

Once we have paid the Net Death Proceeds in full, including any interest on Net Death Proceeds, we will pay no other benefits from this policy.

Interest on Net Death Proceeds

We will pay interest on the Net Death Proceeds. If Governing Law specifies a rate of interest payable on the Net Death Proceeds we will pay interest at that rate from the date and for the duration specified by Governing Law. If Governing Law has no applicable provisions, we will pay interest on the Net Death Proceeds from the date we determine that the Net Death Proceeds are payable at the rate and for the duration which we declare.

We will periodically declare an interest rate for Net Death Proceeds which will be payable under the terms and for the duration we specify. Such declaration will continue in effect until we make a new declaration. The interest rate for Net Death Proceeds we declare will not be less than the Guaranteed Minimum Interest Rate shown on Page 6.

Misstatement of Age or Sex

If the Insured's age or sex was misstated in the application or in an amendment thereto, and we become aware of the Misstatement after the Insured's death, the Death Proceeds will be one plus the Monthly Guaranteed Minimum Interest Rate, shown on Page 6, times the sum of:

- (1) the Cash Value; and
- (2) the Net Amount at Risk on the date of the Insured's death multiplied by an age adjustment ratio.

The age adjustment ratio is: (a) the Cost of Insurance charged on the Process Day nearest the date of the Insured's death, divided by (b) the Cost of Insurance that should have been charged. In no case will the adjusted Death Proceeds be less than the Cash Value times a factor that varies with the Insured's Attained Age and sex as further specified in the **Death Benefit Options** provision of this Policy.

If we become aware of the misstatement before the Insured's death, at time of discovery we will adjust the No Lapse Guarantee Premium and charge from that time forward the Cost of Insurance for the Insured's correct age, sex and Stated Amount. We also reserve the right to adjust the Cash Value, the No Lapse Guarantee Premium and/or the Stated Amount to account for any under-assessment of cost of insurance charges or No Lapse Guarantee Premium in the past because of the misstatement of age and/or sex.

Net Death Proceeds Protection

No one may commute, assign, or encumber the Net Death Proceeds or Cash Surrender Value unless this policy so provides. As far as allowed by Governing Law, no creditor may claim the Net Death Proceeds.

Incontestability

We will not contest this policy due to a false statement, material to the risk, which was made in your application for a Stated Amount of life insurance if: (a) the Insured lives more than two years after such Stated Amount takes effect; and (b) the policy is in force at the time of the Insured's death.

If you increase your Stated Amount, a new two year period begins as of the effective date of the increase for the amount of increase only.

We may contest this policy based on any false statement made about the Insured's smoking status provided that: (a) the statement is made a part of the Entire Contract at or after the Issue Date; and (b) the Insured dies within two years after the Policy Date.

To the extent permitted by applicable law, we reserve the right to rescind this Policy for fraud even after the policy has been in force for two years.

Suicide

If the Insured dies by suicide or self-destruction, while sane or insane, we will not pay any Stated Amount that has been in effect for less than two years. If the suicide is within the first two Policy Years, we will pay as Net Death Proceeds the Cash Surrender Value or, if greater, the premiums you paid, minus any loans and/or Partial Surrenders.

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Ohio National Life Assurance Corporation

Ohio National Financial Services

Flexible Premium Universal Life Insurance Policy

Nonparticipating

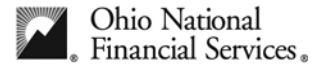
Death Benefit Payable Before Maturity Date

Flexible Premiums Until Maturity Date

Stated Amount: Page 3


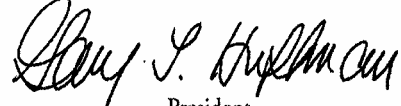
Maturity Date: At Attained Age 121

Ohio National Life Assurance Corporation



Subject to the conditions and provisions of this policy, we will pay the Net Death Proceeds to the Beneficiary after we receive due proof that the Insured died while this policy was in force. We may also provide other benefits pursuant to the conditions and provisions of this policy.

Our Home Office is at One Financial Way, Cincinnati, Ohio 45242.

[ Secretary  President]

20 DAY RIGHT TO EXAMINE THE POLICY: You have a right to cancel this policy within 20 days after you receive it. You may return it to us or to our agent for any reason within those 20 days. The policy will then be treated as though it was never issued. We will then refund the premiums that were paid to us.

Flexible Premium Universal Life Insurance Policy

Nonparticipating

Death Benefit Payable Before Maturity Date

Flexible Premiums Until Maturity Date

Stated Amount: Page 3

Maturity Date: At Attained Age 121

Insured JOHN DOE
Age 35
Policy Date 06/01/08

Policy Number C0000020
Stated Amount \$100,000
Issue Date 06/01/08

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Notice to Arkansas Policyholders

If you have any questions about a problem with your insurance policy, please contact your agent or:

Agency Name
Agency Address
Agency City, State Zip
Agency Phone Number

Ohio National Life
Client Services Division
P.O. Box 237
Cincinnati, Ohio 45201-0237
Toll Free No.: 1-800-366-6654

If you cannot resolve your problem directly with the Insurer, you may contact:

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904
Toll Free Number: 1-800-852-5494

This notice of complaint procedure is for information only and does not become a part or condition of this policy.

Limitations and Exclusions under the Arkansas Life and Health Insurance Guaranty Association Act

Residents of this State who purchase life insurance, annuities, or health and accident insurance should know that the insurance companies licensed in this State to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this State and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

Disclaimer

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in this State. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net coverage is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

Coverage

Generally, individuals will be protected by the Guaranty Association if they live in this State and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

Exclusions from Coverage

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another State (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof that is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (that give rights to group contract holders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by state or federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents that do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

Limits on Amount of Coverage

The Act also limits the amount the Guaranty Association is obligated to cover. The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

Policy Specifications

Stated Amount	Description	Initial Premium	Form Number
[\$100,000] A	Flexible Premium Universal Life Maturity at Age 121 [Death Benefit A - Stated Amount] B	[\$ 1500.00] C Next Planned Premium [\$1500.00 Annually] D	11-QL-42.1U 11-QWL-1U
	Preferred Loan Rider		

See the back of this page for additional benefit riders, if any.

Policy may not be reduced below Minimum Stated Amount of: \$100,000

No Lapse Guarantee Period: [5 Years] **E**

Monthly No Lapse Premium: [\$48.00] **F**

[The Life Insurance Qualification Test for this policy is the Cash Value Accumulation Test.] **G**

Important Notice

Except as set forth in the No Lapse Guarantee section, this policy will terminate without value, if the Cash Surrender Value less any loans then in effect falls to zero or below. That can happen even if you have paid the Planned Premium shown above.

The period for which this policy and life insurance coverage will continue in force will be affected by: (1) the amount, timing, and frequency of premium payments you choose to make; (2) the Stated Amount and the Death Benefit Option you have chosen; (3) the interest we credit to the Cash Value; (4) the monthly charges we deduct from the Cash Value; (5) charges we make for any riders you have chosen to include with the policy; and (6) any loans and partial surrenders you make.

We have the right to change the currently credited interest rate and the current monthly charges against the Cash Value, subject to the guarantees set forth in this policy. Our changes and any changes you make in any of the factors described above could affect the number or amount of premiums you must pay to keep the policy in force and will affect the Cash Value at any particular time.

Policy Number	Policy Date	Issue Date	Maturity Date
C0000011	04/01/2011	04/01/2011	04/01/2097
Insured	Issue Age	Sex	Risk Class*
JOHN DOE	35	UNISEX	Standard Nonsmoker
Owner			
JOHN DOE			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Specifications

Stated Amount	Description	Monthly Charge	Years Charged	Form Number
[\$100,000	Additional Coverage Life Insurance Coverage expires: 04/01/2097 H	See Page 6	86	11-QAT-1U]

Policy Number C0000011	Policy Date 04/01/2011	Issue Date 04/01/2011	Maturity Date 04/01/2097
Insured JOHN DOE	Issue Age 35	Sex UNISEX	Risk Class* Standard Nonsmoker
Owner JOHN DOE			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

**Table of Guaranteed
Maximum Cost of Insurance Rates
Per \$1000 Net Amount At Risk**

Policy Plan: Flexible Premium Universal Life

Stated Amount: \$100,000

Attained Age	Monthly Insurance Rate Per \$1000	Attained Age	Monthly Insurance Rate Per \$1000
I 35	0.08417	85	7.89010
36	0.08917	86	8.64747
37	0.09418	87	9.57837
38	0.10001	88	10.55610
39	0.10584	89	11.58177
40	0.11335	90	12.57534
41	0.12168	91	13.26191
42	0.13168	92	14.17393
43	0.14335	93	15.34525
44	0.15752	94	16.75700
45	0.17336	95	18.46390
46	0.19004	96	20.09502
47	0.20838	97	21.82882
48	0.22255	98	22.42693
49	0.23922	99	23.57550
50	0.26007	100	25.21692
51	0.28341	101	26.90051
52	0.31343	102	28.80394
53	0.34679	103	30.95175
54	0.38515	104	33.36387
55	0.43102	105	36.02429
56	0.47940	106	38.80814
57	0.53195	107	41.70826
58	0.57950	108	44.67373
59	0.63207	109	47.79609
60	0.69298	110	51.02830
61	0.76392	111	54.18511
62	0.84738	112	57.29294
63	0.94005	113	60.18774
64	1.03691	114	64.17602
65	1.14130	115	67.96056
66	1.24906	116	71.92529
67	1.36102	117	76.29110
68	1.48219	118	80.40850
69	1.61009	119	83.33266
70	1.76143	120	83.33266]
71	1.93122		
72	2.14375		
73	2.36893		
74	2.60845		
75	2.87072		
76	3.15660		
77	3.48208		
78	3.85396		
79	4.27402		
80	4.73145		
81	5.28108		
82	5.86587		
83	6.47499		
84	7.14485		

Insured	Issue Age	Sex	Risk Class*
JOHN DOE	35	UNISEX	Standard Nonsmoker

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Description of Expense Charges and Surrender Charges

Policy Plan: Flexible Premium Universal Life

Stated Amount: \$100,000

Expense Charges

State and Local Tax Charge

We will directly deduct from each premium paid any state and local taxes that we determine to be allocable to this policy in excess of: 1.4%

Premium Load

We will deduct from each premium paid a premium load of not more than: 6.00%

Policy Maintenance Charge

Deducted from the Cash Value will be a monthly Policy Maintenance Charge of: \$6

Per Unit Charge

Based on the Stated Amount, deducted from the Cash Value to Attained Age 121 will be a Monthly Charge of not more than: [\$5.00] **J**

Surrender Charges

Policy Year	Surrender Charge	Policy Year	Surrender Charge
[1	\$ 2,388.00	14	1,195.00
2	2,362.00	15	979.00
3	2,335.00	16	768.00
4	2,307.00	17	566.00
5	2,278.00	18	370.00
6	2,249.00	19	181.00
7	2,219.00	20 AND OVER	0.00] K
8	2,189.00		
9	2,158.00		
10	2,126.00		
11	1,885.00		
12	1,648.00		
13	1,419.00		

Additional surrender charges will apply to any increases in coverage. Partial surrender charges are assessed in the event of a partial surrender of the policy, including any reduction in the Stated Amount of coverage.

An additional Surrender Charge may also be taken equal to any interest credited during the Policy Year in excess of: 3.00%

Insured

JOHN DOE

Issue Age

35

Sex

UNISEX

Risk Class*

Standard Nonsmoker

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Table of Death Proceeds Factors

Policy Plan: Flexible Premium Universal Life
Stated Amount: \$100,000

Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
M [35	5.15173	75	1.51819	115	1.01000
36	4.94197	76	1.48563	116	1.01000
37	4.77156	77	1.45457	117	1.01000
38	4.60721	78	1.42502	118	1.01000
39	4.44882	79	1.39703	119	1.01000
40	4.29608	80	1.37059	120	1.01000]
41	4.14900	81	1.34560		
42	4.00740	82	1.32228		
43	3.87122	83	1.30045		
44	3.74035	84	1.27991		
45	3.61475	85	1.26061		
46	3.49426	86	1.24256		
47	3.37860	87	1.22547		
48	3.26759	88	1.20969		
49	3.16057	89	1.19507		
50	3.05748	90	1.18146		
51	2.95839	91	1.16847		
52	2.86318	92	1.15491		
53	2.77197	93	1.14097		
54	2.68462	94	1.12676		
55	2.60108	95	1.11220		
56	2.52136	96	1.09708		
57	2.44521	97	1.08024		
58	2.37246	98	1.06038		
59	2.30258	99	1.03432		
60	2.23550	100	1.01000		
61	2.17121	101	1.01000		
62	2.10973	102	1.01000		
63	2.05109	103	1.01000		
64	1.99520	104	1.01000		
65	1.94184	105	1.01000		
66	1.89087	106	1.01000		
67	1.84206	107	1.01000		
68	1.79522	108	1.01000		
69	1.75023	109	1.01000		
70	1.70697	110	1.01000		
71	1.66551	111	1.01000		
72	1.62583	112	1.01000		
73	1.58817	113	1.01000		
74	1.55234	114	1.01000		

Insured
JOHN DOE

Issue Age
35

Sex
UNISEX

Risk Class*
Standard Nonsmoker

* The cost of insurance charges assessed against your policy, charges for certain riders, and the death benefit factors are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

General Terms and Definitions

Age, Attained Age

The Age of the Insured, as shown in the Policy, is the age of the Insured on the birthday nearest the Policy Date.

The Attained Age of the Insured is the Insured's Age increased by the number of full Policy Years elapsed.

Interest Crediting Rate

The Interest Crediting Rate is the rate or rates that we will determine, that will be used to calculate interest to be credited on your Cash Value.

Life Insurance Qualification Test

In order for your policy to qualify as life insurance pursuant to the U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder, it must satisfy at all relevant times one of two tests. These tests are known as the guideline premium test and cash value accumulation test. The test you chose to qualify your policy is shown on Page 3. The test is chosen at time of application and cannot be changed.

Maturity Date

The Maturity Date is the policy anniversary on which the Insured's Attained Age is 121. We will pay you the Cash Surrender Value as of the Maturity Date, less any loans in effect, if you choose not to continue insurance coverage beyond age 121 as provided in the **Continuation of Coverage** provision. Insurance coverage may end prior to the Maturity Date if the premiums paid are insufficient to continue the coverage to such date, see the **Premiums** section.

Notice

Any Notice required from you in this policy must be in a written form acceptable to us, and received at our Home Office. Unless otherwise stated herein, the Notice becomes effective as of the date that all requirements are received and we act upon it, subject to any payment made or action taken by us prior to the acceptance of the Notice, and provided that the action requested or taken in the Notice is permitted under the terms or provisions of this policy.

Policy Months and Policy Years

This policy takes effect on the Policy Date shown on Page 1 of the policy. Policy Months and Policy Years are marked from the Policy Date. The first day of a Policy Year is the Policy Date and its anniversaries.

Proceeds

Proceeds are the amount payable upon: (1) the Surrender of this policy; or (2) the death of the Insured; or (3) the Maturity Date if the policy is not continued under the **Continuation of Coverage** provision, whichever event occurs first.

Process Day

The first day of each Policy Month is a Process Day. Monthly charges and credits are made as of each Process Day.

Pronouns

"Our," "us," or "we" means Ohio National Life Assurance Corporation. "You," "your," or "yours" means the Owner of this policy.

Proof of Insurability

When this policy requires the Insured to provide proof that he/she can be insured, the proof must be in a form that is acceptable to us. We will supply the forms or instructions for the Insured to provide such proof.

General Provisions

Annual Statement

We will send you a statement at least once each year showing, as of the date of the statement: (1) the Cash Value; (2) the Cash Surrender Value; (3) any interest credited since the last statement; (4) all premiums paid since the last statement; (5) any charges taken since the last statement; and (6) any loans then in effect. Upon request, we may send statements more frequently; however, we may charge an additional fee, not to exceed \$25 for each statement.

Once this policy is in force and upon receipt of Notice requesting it, we will provide a current illustration showing tables of Cash Values and death benefits based on guaranteed and current rates as well as any other necessary assumptions. For each illustration requested, we may charge an additional fee not to exceed \$25.

Assignment

Except as provided below, you may assign your rights under this policy as security for a loan or debt by providing Notice to us. We are not bound by a permissible Assignment until we receive Notice of it. Your assignee has a first claim on Net Death Proceeds ahead of you and the Beneficiaries, except for any Irrevocable Beneficiary named prior to our receipt of the Notice of the Assignment. We will not be responsible for the validity of any Assignment.

We will not allow an Assignment that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested Assignment.

Beneficiary

You may name Beneficiaries in an application. Except as provided below, you may change Beneficiaries by providing Notice to us. Unless otherwise provided in an application or later Notice, beneficiary designations are revocable and you may change them at any time up to the Insured's date of death, subject to any payment made or action taken by us before we receive Notice of such change. An irrevocable beneficiary designation may be changed only with the consent of such Irrevocable Beneficiary. The consent of the Irrevocable Beneficiary will also be required for any Assignment, Surrender, or Partial Surrender, decrease in Stated Amount, policy loan, or other changes to this policy.

Beneficiaries have rights in the proportion and order indicated in an application or in any Notice. Unless otherwise indicated in an application or Notice, Beneficiaries of the same class will share the Net Death Proceeds equally. Unless otherwise indicated in an application or Notice, the rights of a Beneficiary who dies before the Insured will pass to living Beneficiaries of the same class and Contingent Beneficiaries will only receive the Net Death Proceeds if no primary Beneficiary survives the Insured. If no Beneficiary survives the Insured, Net Death Proceeds will be paid to you or to your estate.

We will not allow a change in Beneficiary or Contingent Beneficiary that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested change of Beneficiary or Contingent Beneficiary.

Entire Contract

The Entire Contract is this policy, any application, and any riders, amendments, and endorsements attached to this policy. The Entire Contract is the legal agreement between you and us. Your application and payment of premiums are your consideration for the Entire Contract. Any change or waiver in the terms or provisions of the Entire Contract, as permitted by Governing Law, must be approved in writing, signed by our President or Secretary. No agent or other person has the authority to make changes to, or waive, any terms or provisions of the Entire Contract. No such waiver of any term or provision shall constitute, or be construed as, a waiver of the performance of the same or any other term or provision of the Entire Contract.

All statements made in an application shall, in the absence of fraud, be deemed representations and not warranties. Any application made for modification to this policy must be approved by us, signed by you and attached to the policy in order to become part of the Entire Contract. We cannot base denial of a claim on any statement you make unless it is contained in an attached application.

Governing Law

This policy and its provisions are governed by the applicable laws and regulations of the state in which the policy was issued and delivered.

Ownership

The Owner has all policy rights while the Insured is living, subject to the rights of any assignee of record or any Irrevocable Beneficiary. After the Insured's death, the Owner only has those rights set forth in the **Beneficiary** provision. The Owner may act without the consent of a revocable Beneficiary or Contingent Owner. Except as provided below, the Owner may name a Contingent Owner or new Owner by providing Notice to us.

Ownership of this policy may be held by joint tenants with right of survivorship. Joint Owners hold the same rights set forth in this provision except that all Joint Owners must consent to any proposed changes to this policy, included but not limited to, Surrender, Partial Surrenders, or loans.

We will not allow a change of Ownership or an Assignment that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested change of Ownership or Assignment.

No Lapse Guarantee

No Lapse Guarantee

The No Lapse Guarantee is a guarantee that your policy will not lapse during a No Lapse Guarantee Period if on each Process Day during that No Lapse Guarantee Period, (a) is not less than (b) where:

- (a) is the sum of all premiums paid since that No Lapse Guarantee Period began, less any Partial Surrenders taken during that No Lapse Guarantee Period, and less any loan amount; and
- (b) is the sum of the monthly No Lapse Guarantee Premiums since that No Lapse Guarantee Period began including the monthly No Lapse Guarantee Premium for the current Process Day.

No Lapse Guarantee Period

The No Lapse Guarantee Period is shown on Page 3 of this policy. The No Lapse Guarantee Period begins on the Policy Date. A new No Lapse Guarantee Period begins after any increase in the Stated Amount.

Although we will determine each month whether or not the No Lapse Guarantee is in effect, you do not have to pay premiums monthly.

As long as the Cash Surrender Value is positive and equals or exceeds the amount of loan balance, the policy will not lapse even if the No Lapse Guarantee is not in effect.

No Lapse Guarantee Premium

The monthly No Lapse Guarantee Premium is shown on Page 3. The No Lapse Guarantee Premium requirement must be met during the No Lapse Guarantee Period to keep the No Lapse Guarantee in effect.

Policy Changes Affecting the No Lapse Guarantee Premium

The monthly No Lapse Guarantee Premium will be affected by any change in Stated Amount or change of Death Benefit Option. The monthly No Lapse Guarantee Premium may also change when a rider is added to or removed from this policy. You will be notified of the new monthly No Lapse Guarantee Premium which applies from the date of the change.

Premiums

Premium

Your first premium is due on the Policy Date. One monthly No Lapse Guarantee Premium must be paid to put this Policy in effect. The first premium may be paid to our agent or sent to our Home Office. If requested, we will provide a premium receipt, signed by an officer. Premiums must be received at our Home Office in advance of the periods to which they apply.

Premiums may be paid every Policy Year, every six Policy Months, every three Policy Months, or monthly by automatic bank draft. You may change how often your premiums are paid or your premium amount by sending us Notice. Each premium must be at least \$25.

We will not accept premiums received on or after the first of: (1) the date the policy terminates; (2) the date of the Insured's death; or (3) the Maturity Date. We may further refuse to accept premiums or make distributions of premiums already received pursuant to the Maximum Premiums provision.

Planned Premium

Planned Premium is the amount you plan to pay and the frequency of such payment, as shown on Page 3 or as later changed by Notice to us. Even if the Planned Premium is initially sufficient to keep the policy in force, coverage may expire prior to the Maturity Date because of changes affecting the policy.

Payment Application

Unless a payment is received during the Policy Grace Period, any payment made in excess of the amount of the Planned Premium will be applied to repay your loan, if any, before being applied to this policy pursuant to the Net Premium provision. If a payment is received during the Policy Grace Period, it will be applied to this policy pursuant to the Net Premium provision and not to any policy loan.

Net Premium

Net Premium is a premium payment, less the applicable Premium Load, and less any State and Local Tax Charge in excess of the rate shown on Page 6A.

Maximum Premiums

If the Life Insurance Qualification Test shown on Page 3 is the guideline premium test, we will limit the frequency of premium payments or increases in premium amounts to keep this policy from exceeding limits established by federal law defining life insurance. Further, we will make distributions from this policy to you to the extent we deem necessary to continue to classify this policy as a life insurance policy pursuant to the Life Insurance Qualification Test.

We will set the maximum premium allowed each year. If a premium payment would exceed this maximum, you can increase the Stated Amount to allow this premium. To do this, you must send us Notice and proof that the Insured can be insured for the increase as further provided in the **Changes In Insurance Coverage** provision. If you do not increase the Stated Amount, we will refund the premium in excess of the maximum.

Under either Life Insurance Qualification Test, additional limitations may apply as described in the **Death Benefit Options** provision.

Policy Grace Period

If the Cash Surrender Value, less any loans then in effect, is insufficient to cover the Monthly Charges on any Process Day and the No Lapse Guarantee is not in effect, we will mail you, and any assignee of record, notice of the premium due. If you are still in the No Lapse Guarantee Period but the No Lapse Guarantee is not in effect, the premium due will be the lesser of (a) or (b) where:

- (a) is the amount necessary to allow the Cash Surrender Value, less any loans then in effect, to cover the Monthly Charges for two Policy Months, and
- (b) is the amount necessary to put the No Lapse Guarantee back into effect.

If you are not in the No Lapse Guarantee Period, the premium due will be the amount described in (a) above.

This Policy will stay in force 61 days from the Process Day or, if later, 31 days from the mailing of the Notice, but not past the Maturity Date. This is known as the Policy Grace Period.

If the Insured dies during the Policy Grace Period, we will deduct from the Death Proceeds any unpaid Monthly Charges through the Policy Month of death. If the premium due is not received in the Home Office prior to the expiration of the Policy Grace Period, this policy will terminate without value, except as otherwise provided herein.

This provision shall not apply in the event you request a Surrender of your policy under the **Surrender and Cash Surrender Value** provision.

Reinstatement of Policy

You may reinstate this policy within five years from the Process Day on which the Policy Grace Period began, as long as:

- (1) the policy has not been surrendered for cash; and
- (2) you apply to reinstate this policy and meet all requirements as outlined in the **Proof of Insurability** definition; and
- (3) we find that the Proof of Insurability indicates that the Insured's risk class is at least as favorable as the Insured's risk class at Policy Date; and
- (4) we approve the application; and
- (5) you pay the Monthly Charges that were due during the Policy Grace Period; and
- (6) you repay or reinstate any outstanding loans with interest at 6% per year.

The reinstatement of the policy will take effect as soon as all of these conditions are met. A new two-year contestability period will begin as of that same date.

This policy may not be reinstated after the Maturity Date.

For purposes of reinstatement only, any surrender charge period shall continue after termination and through reinstatement, as if the policy always had been in force.

If the No Lapse Guarantee Period has not ended at the time of Reinstatement of the policy, you may reinstate the No Lapse Guarantee benefit. To do so, you must pay enough premiums to satisfy the No lapse Guarantee requirement as described in the No Lapse Guarantee provision. If you reinstate this benefit, the No Lapse Guarantee Period will continue until the date it would have expired as if the Policy had not lapsed.

Benefits

Death Benefit Options

Option A

If you choose Option A, the Death Proceeds equal (the larger of: (1) the Stated Amount on the date of the Insured's death; or (2) the Cash Value times a factor described below that varies with the Insured's Attained Age).

Option B

If you choose Option B, the Death Proceeds equal (the larger of: (1) the Stated Amount plus the Cash Value on the date of the Insured's death; or (2) the Cash Value times a factor described below that varies with the Insured's Attained Age).

The factor referenced above can be found in the table below if your Life Insurance Qualification Test is the guideline premium test. The factor is found on Page 6V if your Life Insurance Qualification Test is the cash value accumulation test. The test you chose is found on Page 3.

Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
18-40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75-90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94	1.01
52	1.71	66	1.19	95-121	1.00
53	1.64	67	1.18		

If (2) applies under either Option A or B, the company reserves the right to limit (or return) premium payments unless those payments are required to keep the policy in force or the No Lapse Guarantee in effect.

Death Proceeds are subject to adjustment pursuant to the **Misstatement of Age** provision.

Net Death Proceeds

The Net Death Proceeds equals the Death Proceeds less any loans in effect.

Change of Death Benefit Option

At any time after the first Policy Year, you may change from Option B to Option A by Notice to us. The Stated Amount will be increased by an amount equal to the Cash Value on the date of the change. At any time after the first Policy Year, you may change from Option A to Option B by Notice to us. The Stated Amount will then be decreased by an amount equal to the Cash Value on the date of change. When we change your Death Benefit Option, we will send you notice of the change. You may not make a change that will decrease the Stated Amount to less than the Minimum Stated Amount shown on Page 3. No Change of Death Benefit Option will be made if we determine that such change would cause this policy to fail to qualify, either at the time of the requested Change of Death Benefit Option or in the future, as a life insurance policy pursuant to the Life Insurance Qualification Test.

Changes In Insurance Coverage

At any time after the first Policy Year, you may request a change in the Stated Amount to increase or decrease your coverage. The change must be at least \$5,000. If we approve the change, we will send you notice of the change. The change will take effect on the first day of the next Policy Month. We may limit you to two changes per Policy Year.

Increase. To request an increase in the Stated Amount, you must send us Notice and proof that the Insured can be insured. A new No Lapse Guarantee Period will take effect on the date of increase. For any increase in the Stated Amount, the risk classification, rating and Attained Age as of such increase shall apply to such increase in the Stated Amount. Any Surrender Charge shall be calculated separately for such increase in the Stated Amount and shall be calculated as of such increase in the Stated Amount.

Any premium paid contingent upon our approval of an increase in Stated Amount will be held by us, without interest, until the increase takes effect. Premium will be applied to the increase in proportion of (a) to (b) where:

- (a) is the No Lapse Guarantee Premium for the increase; and
- (b) is the No Lapse Guarantee Premium for the original Stated Amount plus the No Lapse Guarantee Premium for all increases in Stated Amount.

Decrease. To request a decrease in the Stated Amount, you must send us Notice to do so. Any decrease will be applied against prior increases in the reverse order in which the increases were made. You may not decrease the Stated Amount to less than the Minimum Stated Amount shown on Page 3. A Surrender Charge will be taken for decreases. No decrease in the Stated Amount will be made if we determine that such decrease would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested decrease or in the future, pursuant to the Life Insurance Qualification Test.

Continuation of Coverage

If the Insured is living and this policy is in force on the Maturity Date, the policy will remain in force past the Maturity Date until the policy is surrendered. During the Continuation of Coverage period, we will: (a) continue to credit interest on any Cash Value at a rate or rates determined by us, but not less than the Guaranteed Minimum Interest Rate shown on Page 6; (b) no longer deduct monthly Cost of Insurance charges (see **Nonforfeiture** section below) from the Cash Value; (c) pay the Net Death Proceeds upon receipt of due proof that the Insured died while this policy was in force; and (d) we will accept no additional premiums after the Maturity Date.

Nonforfeiture

Cash Value

The Cash Value on the Policy Date is the initial Net Premium.

The Cash Value on any day after the Policy Date is:

- (1) the Cash Value as of the prior Process Day;
- (2) less the Monthly Charges on the prior Process Day;
- (3) plus Net Premiums received since the prior Process Day;
- (4) less any Partial Surrender and any charges and fees relating to such Partial Surrender since the prior Process Day;
- (5) plus any interest credited to the Policy since the prior Process Day.

Monthly Charges

The charges for each Policy Month are: (1) the Cost of Insurance for the Policy Month (which includes any rider charges); plus (2) a Policy Maintenance Charge and Per Unit Charge as shown on Page 6A.

Interest Credits

Except as described in the following paragraph, on each Process Day this policy is in force, but not past the Maturity Date, unless the Continuation of Coverage is in effect, we will credit interest on your Cash Value at the Interest Crediting Rate but not less than the Guaranteed Minimum Interest Rate shown on Page 6. We may credit different rates to loaned and unloaned Cash Values. If you continue this policy beyond the Maturity Date, we will credit interest on your Cash Value at a rate or rates that we will determine, but not less than the Guaranteed Minimum Interest Rate shown on Page 6. Interest on Net Premiums is credited from the dates the premiums are received at our Home Office.

Beginning in the eleventh Policy Year, and until the Maturity Date, if the Interest Crediting Rate is greater than the Guaranteed Minimum Interest Rate shown on Page 6, we will credit interest to your Cash Value at the Interest Crediting Rate plus the Interest Rate Step-up Amount shown on Page 6A. The additional Interest Rate Step-up Amount will not be credited to any loaned Cash Value.

Cost of Insurance

We calculate the Cost of Insurance for each Policy Month as of each Process Day. The Cost of Insurance for the initial Stated Amount is determined separately from the cost for each increase in Stated Amount.

The Cost of Insurance equals the Cost of Insurance Rate multiplied by the Net Amount at Risk (see **Net Amount at Risk** provision below), divided by 1,000.

Cost of Insurance Rate

The Cost of Insurance Rate (or any change in such rate) is based on: (1) the Insured's Age on the Policy Date and on the effective date of each increase, and risk class; (2) the time elapsed since the Policy Date and the effective date of each increase; and (3) the Stated Amount and amount of each increase.

We may change the Cost of Insurance Rates based on future expectations as to investment earnings, mortality, persistency, taxes, reinsurance costs, and expenses. Any change in the Cost of Insurance Rates will be uniformly applied to all policies in the same risk class. We may not increase the rates to more than those shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown on Page 6. The rates are based on the 2001 CSO Smoker and Nonsmoker Table, (60) Male, Ultimate, ANB (Age Nearest Birthday).

Net Amount at Risk

The Net Amount at Risk on any Process Day equals the Death Proceeds divided by (1 + the Monthly Guaranteed Minimum Interest Rate, shown on Page 6), less the Cash Value.

If you have Option A and the Stated Amount has been increased, the Cash Value will first be applied against the initial Stated Amount to determine the Net Amount at Risk. If the Cash Value is more than the initial Stated Amount, the excess will be applied against each increase in the Stated Amount in the order the increases were made.

Determination of Values

Minimum Cash Surrender Values are calculated using the 2001 CSO Smoker and Nonsmoker Table, (60) Male, Ultimate, ANB with interest at the Guaranteed Minimum Interest Rate shown on Page 6. A detailed statement of the way we compute Cash Surrender or Loan Values has been filed with the insurance officials of the state in which this policy was issued. All policy values equal or exceed the minimum values required by Governing Law.

Surrender and Cash Surrender Value

While the Insured is living and this policy is in force, you may request the Surrender of this policy by Notice to us, subject to the rights of any assignee of record or any Irrevocable Beneficiary. The Surrender will be effective as of the next Process Day after we receive such Notice. We will pay you the Cash Surrender Value, less any loans then in effect, and this policy will end, even if the No Lapse Guarantee is in effect. The Cash Surrender Value is the Cash Value less any Surrender Charge. If the Surrender Charge is greater than the Cash Value, the Cash Surrender Value is zero.

Surrender Charge

If you surrender your policy, we may deduct a Surrender Charge from the Cash Value. Surrender Charges vary by Policy Year and are shown on Page 6A. An additional Surrender Charge equal to any interest credited during the Policy Year in excess of the Guaranteed Minimum Interest Rate, shown on Page 6, may also apply.

A decrease in your Stated Amount will not be permitted if the Surrender Charge for the portion of the Stated Amount being decreased is greater than the Cash Value. If the Stated Amount is increased, there will be an additional Surrender Charge applicable to the amount of increase only. This charge will be based on your Attained Age at the time of each increase. We will send you notice of the new Surrender Charge when an increase is made.

Surrender Charge on Decreases

If you decrease your Stated Amount, a portion of any applicable Surrender Charge will be deducted from your Cash Value. This deduction is equal to the Surrender Charge for the portion of the Stated Amount being decreased. The Surrender Charge that remains will be equal to the full Surrender Charge multiplied by (one minus the percent of decrease). Future year Surrender Charges are reduced by the same proportion.

If the Surrender Charge for the portion of the Stated Amount being decreased is greater than the Cash Surrender Value, then (1) if the No Lapse Guarantee is in effect after the reduction in the Stated Amount, the reduction in the Stated Amount will be permitted; or (2) if the No Lapse Guarantee is no longer in effect, then the reduction in the Stated Amount will not be permitted.

Partial Surrender

After the first Policy Year, you may Surrender part of this policy for cash while the Insured is still living and before the Maturity Date, subject to the rights of any assignee of record or any Irrevocable Beneficiary. You may not take more than two Partial Surrenders in any Policy Year. The amount of a Partial Surrender may

not exceed: (1) the Cash Surrender Value; less (2) any loans then in effect; less (3) the next two Monthly Charges; and less (4) a \$25 partial surrender service fee. The Cash Value is reduced by the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender. If the Stated Amount has been increased, the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender will be applied to the Cash Value associated with each increase in reverse order in which the increases were made. If you have chosen Option A, the Stated Amount is also reduced by the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender. If the Stated Amount has been increased, such reduction will be applied against the increases in the reverse order in which the increases were made.

No Partial Surrender will be made which reduces the Stated Amount below the Minimum Stated Amount shown on Page 3. We will charge a service fee of \$25 for each Partial Surrender. If a Surrender Charge is in effect, a partial surrender charge will also be made on the amount of Partial Surrenders in a Policy Year that is more than 10% of the Cash Surrender Value as of the end of the prior Policy Year. This partial surrender charge will equal a partial surrender ratio multiplied by the Surrender Charge. The partial surrender ratio equals: (1) the amount of the Partial Surrender in excess of 10% of the Cash Surrender Value as of the last day of the prior Policy Year; divided by (2) the Cash Surrender Value. In the event that a full surrender of the policy occurs within 12 months of any Partial Surrender, we reserve the right to assess an additional Surrender Charge equal to the Surrender Charge we waived under this Partial Surrender section.

No Partial Surrender will be made to the extent we determine that such Partial Surrender would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested Partial Surrender or in the future, pursuant to the Life Insurance Qualification Test.

The Surrender Charge that remains is (one minus the partial surrender ratio) multiplied by the full Surrender Charge. Future year Surrender Charges are reduced by the same proportion.

Deferral of Surrender

We may defer payment of the Cash Surrender Value for a Surrender or Partial Surrender for up to six months after we receive Notice from you. If we defer payment longer than 30 days, we will credit interest on such Cash Surrender Value at a rate not less than the Guaranteed Minimum Interest Rate shown on Page 6.

Continuation of Insurance

If you stop paying premiums, this policy will remain in force as long as the Cash Surrender Value, less any loans then in effect, is sufficient to cover the Monthly Charges on any Process Day. The Monthly Charges during this nonpayment period will be the same as those in effect as though premiums were still being paid. This policy will not terminate while the No Lapse Guarantee is in effect. Insurance coverage will not extend beyond the Maturity Date unless the **Continuation of Coverage** provision is in effect.

Paid-up Life Insurance

By providing Notice to us, on any Process Day you may use the Cash Surrender Value, less any loans then in effect, as a net single premium to purchase Paid-up Life Insurance to mature as an endowment at age 121. The Paid-up Life Insurance coverage will begin on that Process Day. The coverage is determined by what the Cash Surrender Value, less any loans then in effect, will buy as a net single premium at the Insured's then Attained Age. However, the amount of Paid-up Life Insurance purchased must be at least \$1,000. At any time after this option is elected, the Cash Surrender Value will be the amount of Paid-up Life Insurance times the net single premium for Paid-up Life Insurance at the then Attained Age of the Insured. The net single premiums are based on the 2001 CSO Smoker and Nonsmoker Table for (60) Male, Ultimate, ANB and the Guaranteed Minimum Interest Rate shown on Page 6.

Loans

Availability

By providing Notice to us, you may borrow against the Loan Value of this policy on any Process Day, subject to the rights of any assignee of record or any Irrevocable Beneficiary. We may defer payment of loans for up to six months after we receive your Notice. We cannot defer a loan to pay premiums on any policy issued by us. Loans are made on the security of this policy assigned to us.

Loan Value

The Loan Value is the Cash Surrender Value, less any loans then in effect, and less two Monthly Charges.

Loan Interest

The Policy Loan Rate is shown on Page 6A. Interest is due in advance each Policy Year. When a loan is made, we will include the interest then due in the amount of the loan. Interest not paid when due is added to the loan balance.

Repayment

You may pay back a loan, in whole or in part. We will not accept a loan repayment if received on or after the first of: (1) the date the policy terminates; (2) the date of the Insured's death.

Claims

Payment of Net Death Proceeds

We will provide a claim form upon Notice of the Insured's death. Surrender of this policy or proof satisfactory to us of the claimant's interest in the policy, or both, is required before Net Death Proceeds are paid. Net Death Proceeds will be paid from our Home Office, generally, within 30 days after we receive due proof that the Insured died while this policy was in force.

Payment of Net Death Proceeds will be made in a lump sum or through other plans of payment we may make available in lieu of a lump sum. A Beneficiary may request a lump sum payment or any other plan of payment then available by written Notice acceptable to us. In the event we make payment of the Net Death Proceeds through a plan of payment other than a lump sum, we will issue a new contract, certificate, statement, or other written materials which will provide the terms of the plan of payment.

Once we have paid the Net Death Proceeds in full, including any interest on Net Death Proceeds, we will pay no other benefits from this policy.

Interest on Net Death Proceeds

We will pay interest on the Net Death Proceeds. If Governing Law specifies a rate of interest payable on the Net Death Proceeds we will pay interest at that rate from the date and for the duration specified by Governing Law. If Governing Law has no applicable provisions, we will pay interest on the Net Death Proceeds from the date we determine that the Net Death Proceeds are payable at the rate and for the duration which we declare.

We will periodically declare an interest rate for Net Death Proceeds which will be payable under the terms and for the duration we specify. Such declaration will continue in effect until we make a new declaration. The interest rate for Net Death Proceeds we declare will not be less than the Guaranteed Minimum Interest Rate shown on Page 6.

Misstatement of Age

If the Insured's age was misstated in the application or in an amendment thereto, and we become aware of the Misstatement after the Insured's death, the Death Proceeds will be one plus the Monthly Guaranteed Minimum Interest Rate, shown on Page 6, times the sum of:

- (1) the Cash Value; and
- (2) the Net Amount at Risk on the date of the Insured's death multiplied by an age adjustment ratio.

The age adjustment ratio is: (a) the Cost of Insurance charged on the Process Day nearest the date of the Insured's death, divided by (b) the Cost of Insurance that should have been charged. In no case will the adjusted Death Proceeds be less than the Cash Value times a factor that varies with the Insured's Attained Age as further specified in the **Death Benefit Options** provision of this Policy.

If we become aware of the misstatement before the Insured's death, at time of discovery we will adjust the No Lapse Guarantee Premium and charge from that time forward the Cost of Insurance for the Insured's correct age and Stated Amount. We also reserve the right to adjust the Cash Value, the No Lapse Guarantee Premium and/or the Stated Amount to account for any under-assessment of cost of insurance charges or No Lapse Guarantee Premium in the past because of the misstatement of age.

Net Death Proceeds Protection

No one may commute, assign, or encumber the Net Death Proceeds or Cash Surrender Value unless this policy so provides. As far as allowed by Governing Law, no creditor may claim the Net Death Proceeds.

Incontestability

We will not contest this policy due to a false statement, material to the risk, which was made in your application for a Stated Amount of life insurance if: (a) the Insured lives more than two years after such Stated Amount takes effect; and (b) the policy is in force at the time of the Insured's death.

If you increase your Stated Amount, a new two year period begins as of the effective date of the increase for the amount of increase only.

We may contest this policy based on any false statement made about the Insured's smoking status provided that: (a) the statement is made a part of the Entire Contract at or after the Issue Date; and (b) the Insured dies within two years after the Policy Date.

To the extent permitted by applicable law, we reserve the right to rescind this Policy for fraud even after the policy has been in force for two years.

Suicide

If the Insured dies by suicide or self-destruction, while sane or insane, we will not pay any Stated Amount that has been in effect for less than two years. If the suicide is within the first two Policy Years, we will pay as Net Death Proceeds the Cash Surrender Value or, if greater, the premiums you paid, minus any loans and/or Partial Surrenders.

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Ohio National Life Assurance Corporation

Ohio National Financial Services

Flexible Premium Universal Life Insurance Policy

Nonparticipating

Death Benefit Payable Before Maturity Date

Flexible Premiums Until Maturity Date

Stated Amount: Page 3

Maturity Date: At Attained Age 121

Rider

Preferred Loan

This Rider is part of your policy. It is subject to the policy terms. If the terms of the Rider and policy differ, the Rider controls.

This Rider can only be issued at the same time as the policy. The Rider will then begin on the Policy Date shown on Page 3 of the policy. This Rider can end only when the policy ends.

Loans

Preferred Loans

A Preferred Loan is available at any time on or after the 10th policy anniversary. In the first policy year in which you take a Preferred Loan, the maximum Preferred Loan available is 10% of the Gross Loan Value. In later policy years, you may increase your Preferred Loan by an amount not greater than 10% of the Gross Loan Value. The total amount of the Preferred Loan may never exceed the Gross Loan Value. The interest rate charged on the Preferred Loan is 2.43902% payable in advance.

Gross Loan Value

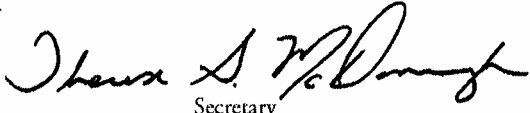
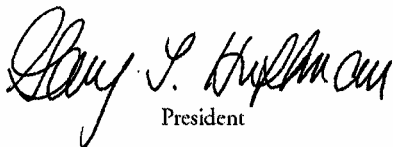
The Gross Loan Value is the Cash Surrender Value less two monthly charges. The Gross Loan Value is not reduced by any existing loans.

Charges

Current Credited Rate

The interest credited rate on Cash Value greater than the amount of any loans in effect will be reduced by 0.20%.

OHIO NATIONAL LIFE ASSURANCE CORPORATION

[ ]

Secretary President

Rider

Additional Coverage Life Insurance

This Rider is part of your policy. It is subject to the policy terms. If the terms of the Rider and policy differ, the Rider controls.

This Rider becomes effective on the Policy Date shown on Page 3. The Benefit and Charge Data will then be shown on Page 3 Continued and below. Monthly Guaranteed Cost of Insurance Rates are shown on Page 6.

Charges for this Rider must be paid as part of the policy premiums for the Rider to remain in force.

Benefit And Charge Data

Term of Insurance	Rider Stated Amount	Issue Age	First Monthly Charge	Years Payable
86 Years	\$100,000	35	\$6.15	1 Year

Policy Number: C0000020

Insured: John Doe

Rider Date : April 1, 2008

Benefit

We will pay the rider proceeds after we get due proof that the Insured died while this rider was in force.

Rider Proceeds

Rider proceeds vary with the Death Benefit Option in effect for the base policy. Rider proceeds are:

Option A. The Rider Stated Amount shown, less any Death Proceeds under the base policy which are in excess of the base policy's Stated Amount; or

Option B. The Rider Stated Amount shown, less any Death Proceeds under the base policy which are in excess of the sum of the base policy's Stated Amount and the Cash Value.

Change of Proceeds Plan

If you change your base policy proceeds plan, your rider amount may be adjusted. The new Rider amount will be equal to the Rider Proceeds just prior to the change.

Monthly Charges

The charge for each Policy Month is the Rider's Cost of Insurance for the month.

Cost of Insurance

We calculate the Rider's Cost of Insurance for each month as of each Process Day. The Rider's Cost of Insurance equals: (1) the **Cost of Insurance Rate** (monthly rate per \$1,000); times (2) the **Net Amount at Risk** divided by 1,000.

Cost of Insurance Rate

The Cost of Insurance Rate (or any change in such rate) for the Rider Stated Amount is based on: (1) the Insured's sex; (2) the Insured's Attained Age on the Rider Date; (3) the time elapsed since the Rider Date, and (4) the Insured's risk class.

We may change the Cost of Insurance Rates based on future expectations as to investment earnings, mortality, persistency, taxes, reinsurance costs, and expenses. Any change in the Cost of Insurance Rates will be uniformly applied to all riders of this kind and risk class. We may not increase the rates to more than those shown in the Table of Monthly Guaranteed Cost of Insurance Rates on Page 6. The rates are based on the 2001 CSO Smoker and Nonsmoker Table, Male and Female, Ultimate, ANB (Age Nearest Birthday).

Net Amount at Risk

The Net Amount at Risk on any Process Day equals the Rider Stated Amount, less any adjustments made in accordance with the Rider Proceeds provision, divided by $(1 + \text{the Monthly Guaranteed Minimum Interest Rate shown on Page 6})$.

Changes to Rider Stated Amount

You may not increase the Rider Stated Amount. You may request a decrease in the Rider Stated Amount. To do so you must send Notice to us. No decrease in the Stated Amount will be made if we determine that such decrease would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested decrease or in the future, pursuant to the Life Insurance Qualification Test.

Incontestability

We will not contest this rider due to a false statement, material to the risk, which was made in your application if: (a) the Insured lives more than two years after the Rider Date; and (b) the rider is in force at the time of the Insured's death.


Suicide

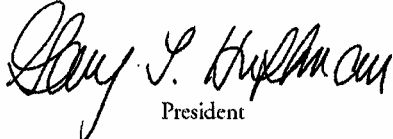
If the Insured dies by suicide or self-destruction, while sane or insane, we will not pay any Rider Stated Amount that has been in effect for less than two years. If the Suicide is within the first two Policy Years, we will pay as Rider Proceeds the total Monthly Charges paid for this rider. The rider will then be void.

Termination

This Rider ends on the first of: (1) the date the policy ends; (2) the end of the Rider term; (3) your Notice to end the Rider; (4) the date the policy is made Paid-up Insurance; or (5) a change in the policy plan. (A new rider of this kind may be made part of the changed policy if we agree.)

OHIO NATIONAL LIFE ASSURANCE CORPORATION


Secretary


President

Rider

Additional Coverage Life Insurance

This Rider is part of your policy. It is subject to the policy terms. If the terms of the Rider and policy differ, the Rider controls.

This Rider becomes effective on the Policy Date shown on Page 3. The Benefit and Charge Data will then be shown on Page 3 Continued and below. Monthly Guaranteed Cost of Insurance Rates are shown on Page 6.

Charges for this Rider must be paid as part of the policy premiums for the Rider to remain in force.

Benefit And Charge Data

Term of Insurance	Rider Stated Amount	Issue Age	First Monthly Charge	Years Payable
86 Years	\$100,000	35	\$5.17	1 Year

Policy Number: C0000020

Insured: John Doe

Rider Date : April 1, 2008

Benefit

We will pay the rider proceeds after we get due proof that the Insured died while this rider was in force.

Rider Proceeds

Rider proceeds vary with the Death Benefit Option in effect for the base policy. Rider proceeds are:

Option A. The Rider Stated Amount shown, less any Death Proceeds under the base policy which are in excess of the base policy's Stated Amount; or

Option B. The Rider Stated Amount shown, less any Death Proceeds under the base policy which are in excess of the sum of the base policy's Stated Amount and the Cash Value.

Change of Proceeds Plan

If you change your base policy proceeds plan, your rider amount may be adjusted. The new Rider amount will be equal to the Rider Proceeds just prior to the change.

Monthly Charges

The charge for each Policy Month is the Rider's Cost of Insurance for the month.

Cost of Insurance

We calculate the Rider's Cost of Insurance for each month as of each Process Day. The Rider's Cost of Insurance equals: (1) the **Cost of Insurance Rate** (monthly rate per \$1,000); times (2) the **Net Amount at Risk** divided by 1,000.

Cost of Insurance Rate

The Cost of Insurance Rate (or any change in such rate) for the Rider Stated Amount is based on: (1) the Insured's Attained Age on the Rider Date; (2) the time elapsed since the Rider Date, and (3) the Insured's risk class.

We may change the Cost of Insurance Rates based on future expectations as to investment earnings, mortality, persistency, taxes, reinsurance costs, and expenses. Any change in the Cost of Insurance Rates will be uniformly applied to all riders of this kind and risk class. We may not increase the rates to more than those shown in the Table of Monthly Guaranteed Cost of Insurance Rates on Page 6. The rates are based on the 2001 CSO Smoker and Nonsmoker Table, (60) Male, Ultimate, ANB (Age Nearest Birthday).

Net Amount at Risk

The Net Amount at Risk on any Process Day equals the Rider Stated Amount, less any adjustments made in accordance with the Rider Proceeds provision, divided by $(1 + \text{the Monthly Guaranteed Minimum Interest Rate shown on Page 6})$.

Changes to Rider Stated Amount

You may not increase the Rider Stated Amount. You may request a decrease in the Rider Stated Amount. To do so you must send Notice to us. No decrease in the Stated Amount will be made if we determine that such decrease would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested decrease or in the future, pursuant to the Life Insurance Qualification Test.

Incontestability

We will not contest this rider due to a false statement, material to the risk, which was made in your application if: (a) the Insured lives more than two years after the Rider Date; and (b) the rider is in force at the time of the Insured's death.


Suicide

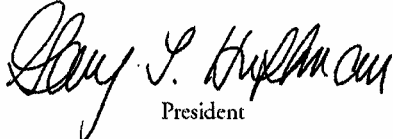
If the Insured dies by suicide or self-destruction, while sane or insane, we will not pay any Rider Stated Amount that has been in effect for less than two years. If the Suicide is within the first two Policy Years, we will pay as Rider Proceeds the total Monthly Charges paid for this rider. The rider will then be void.

Termination

This Rider ends on the first of: (1) the date the policy ends; (2) the end of the Rider term; (3) your Notice to end the Rider; (4) the date the policy is made Paid-up Insurance; or (5) a change in the policy plan. (A new rider of this kind may be made part of the changed policy if we agree.)

OHIO NATIONAL LIFE ASSURANCE CORPORATION


Secretary


President

SERFF Tracking Number:	ONFS-126955097	State:	Arkansas
Filing Company:	Ohio National Life Assurance Corporation	State Tracking Number:	47929
Company Tracking Number:	FORM 11-QL-42.1, ET AL		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	2011 Universal Life Policy Filing		
Project Name/Number:	/		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: The submitted policy forms contain the Guaranty Association Notice and Notice to Arkansas Policyholders.		
Attachments: 11ql421u Flesch.pdf AR Actuarial Cert.PDF		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: The Application to be used with these policies is Form 6498-AR, which was approved for use in Arkansas on 6/18/98.		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: Statement of Variability.pdf		

	Item Status:	Status Date:
Satisfied - Item: Bulletin 11-83 Consent to Submit Rates		
Comments:		
Attachment: Bulletin 11-83 Certification.pdf		

<i>SERFF Tracking Number:</i>	<i>ONFS-126955097</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Ohio National Life Assurance Corporation</i>	<i>State Tracking Number:</i>	<i>47929</i>
<i>Company Tracking Number:</i>	<i>FORM 11-QL-42.1, ET AL</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>2011 Universal Life Policy Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Item Status:

Status

Date:

Satisfied - Item: Rate Exhibits

Comments:

Attachments:

Exh 1 Male and Female Revised.pdf

Exh 1 Unisex Revised.pdf

11ql421u.doc - Microsoft Word

File Edit View Insert Format Tools Table Window Help Adobe PDF Acrobat Comments

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Final-Rev-01/11/2008

Ohio National Life Assurance

Subject to the conditions after we receive due proof of loss, we will pay the death benefits pursuant to the contract.

Our Home Office is at Ohio National Financial Services, Inc., 100 North High Street, Columbus, Ohio 43260-1000.

Proceeds to the Beneficiary. We may also provide other benefits.

Secretary: [Signature] President: [Signature]

20-DAY RIGHT TO EXAMINE THE POLICY: You have a right to cancel this policy within 20 days after you receive it. You may return it to us or to our agent for any reason within those 20 days. The policy will then be treated as though it was never issued. We will then refund the premiums that were paid to us.

Readability Statistics

Counts	
Words	6817
Characters	32003
Paragraphs	311
Sentences	257
Averages	
Sentences per Paragraph	2.3
Words per Sentence	23.6
Characters per Word	4.5
Readability	
Passive Sentences	28%
Flesch Reading Ease	49.7
Flesch-Kincaid Grade Level	11.6

OK

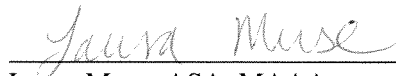
Draw AutoShapes

Page Sec At Ln Col 1 REC TRK EXT OVR

Start Paula's Original NT Paula J Pemberton - Inb... V Pro Draft state speci... V-Pro UL Forms Chart.d... 11ql421u.doc - Micro... Adobe Acrobat Professi... 10:56 AM

CERTIFICATE OF COMPLIANCE
ARKANSAS RULE AND REGULATION 34

I, Laura Muse, ASA, MAAA, Assistant Actuary for Ohio National Life Assurance Corporation, do hereby certify that when calculating the reserve under the minimum reserves method in Rule and Regulation 34, in no case shall the reserves be less than the actual cash surrender values provided for under the policy contract.



Laura Muse, ASA, MAAA
Assistant Actuary

February 8, 2011

STATEMENT OF VARIABILITY

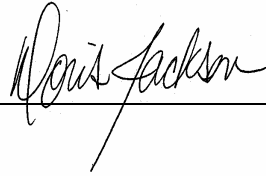
This statement is applicable to specification pages 3, 3 Continued, 6, 6A, and 6V of the Flexible Premium Universal Life Policy Forms 11-QL-1 and 11-QL-1U.

- A. Stated Amount: \$100,000 to \$25 million
- B. Death Benefit Option: Insured's choices are A and B.
- C. Initial Premium: Amount chosen by Insured
- D. Planned Premium: Amount chosen by Insured
- E. No Lapse Guarantee Period: 10 years without the Add'l Coverage Rider; 5 years with it.
- F. Monthly No Lapse Guarantee Premium: Based on age, sex, risk class, Stated Amount, and riders, if any.
- G. One of the following will print as determined by the Life Insurance Qualification Test chosen:
The Life Insurance Qualification Test for this policy is the Cash Value Accumulation Test.
The Life Insurance Qualification Test for this policy is the Guideline Premium Test.
- H. Additional Benefit Riders, if chosen, would appear on this page. Charges vary according to rider added, etc.
- I. Table of Guaranteed Maximum Insurance Rates: Based on age, sex and risk class; years shown through maturity age.
- J. Per Unit Charge: Based on age, sex and risk class.
- K. Surrender Charges: The surrender charge varies by contract year, age, sex and risk class and is deducted upon full surrender during the first 19 years.
- L. Interest Rate Step-up Amount: .0 – 1.00% This is a bonus rate that we currently give in year 11. This rate may be reduced to zero if the structure would change that we could offer a higher rate in all policy years, for new issues only. The current intended bonus rate for this product at introduction is .75%.
- M. Table of Death Proceeds Factors: Based on age, sex and risk class; years shown through maturity age. This page will print only if the Life Insurance Qualification Test is the Cash Value Accumulation Test.

**CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL**

The Ohio National Life Assurance Corporation ("Company") of Cincinnati, Ohio, does hereby consent and agree that:

- A) all premium rates and/or cost bases, both "maximum" and "current" or "projected", used in relation to policy Form 11-QL-42.1 and Form 11-QL-42.1U, must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.
- B) because the policies are flexible premium, which provide for frequent changes in interest rates based on financial market conditions, the Company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The Company must also document the method used to calculate its premium and range of rates.



Ohio National Life Assurance Corporation
(Company Name)

By Doris Jackson

(Name)

Contract Compliance Regulatory Coordinator
(Title or Position)

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge
Male (Rates per \$1000)
Super Preferred Nonsmoker, Preferred Nonsmoker, Select Nonsmoker, and Nonsmoker

Age	E	Duration																				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
18	18.29	UEUA	18.18	18.07	17.96	17.84	17.72	17.59	17.46	17.33	17.19	17.05	16.91	16.76	16.61	16.45	16.28	16.11	15.94	15.76	15.58	15.39
19	18.56	SC	18.18	18.07	17.96	17.84	17.72	17.59	17.46	17.33	17.19	17.05	15.22	13.41	11.63	9.87	8.14	6.44	4.78	3.15	1.56	0.00
		UEUA	18.44	18.33	18.21	18.08	17.95	17.82	17.69	17.55	17.40	17.26	17.10	16.95	16.78	16.62	16.45	16.27	16.09	15.90	15.71	15.51
20	18.83	SC	18.44	18.33	18.21	18.08	17.95	17.82	17.69	17.55	17.40	17.26	15.39	13.56	11.75	9.97	8.23	6.51	4.83	3.18	1.57	0.00
		UEUA	18.71	18.59	18.46	18.33	18.20	18.06	17.92	17.77	17.62	17.47	17.31	16.97	16.79	16.61	16.43	16.24	16.04	15.84	15.63	15.43
21	19.12	SC	18.71	18.59	18.46	18.33	18.20	18.06	17.92	17.77	17.62	17.47	15.58	13.71	11.88	10.07	8.31	6.57	4.87	3.21	1.58	0.00
		UEUA	19.00	18.87	18.73	18.60	18.45	18.31	18.16	18.01	17.85	17.68	17.51	17.34	17.16	16.98	16.79	16.59	16.39	16.19	15.98	15.76
22	19.42	SC	19.00	18.87	18.73	18.60	18.45	18.31	18.16	18.01	17.85	17.68	15.76	13.87	12.01	10.19	8.40	6.64	4.92	3.24	1.60	0.00
		UEUA	19.29	19.15	19.01	18.87	18.72	18.57	18.41	18.25	18.08	17.91	17.73	17.55	17.36	17.16	16.96	16.76	16.55	16.33	16.11	15.89
23	19.74	SC	19.29	19.15	19.01	18.87	18.72	18.57	18.41	18.25	18.08	17.91	15.96	14.04	12.15	10.30	8.48	6.70	4.97	3.27	1.61	0.00
		UEUA	19.60	19.46	19.31	19.16	19.00	18.84	18.67	18.50	18.32	18.14	17.95	17.76	17.56	17.36	17.15	16.93	16.71	16.49	16.26	16.02
24	20.07	SC	19.60	19.46	19.31	19.16	19.00	18.84	18.67	18.50	18.32	18.14	16.16	14.21	12.29	10.42	8.58	6.77	5.01	3.30	1.63	0.00
		UEUA	19.92	19.77	19.61	19.45	19.29	19.12	18.94	18.76	18.57	18.38	18.18	17.98	17.77	17.56	17.34	17.11	16.88	16.65	16.41	16.16
25	20.41	SC	19.92	19.77	19.61	19.45	19.29	19.12	18.94	18.76	18.57	18.38	16.36	14.38	12.44	10.54	8.67	6.84	5.06	3.33	1.64	0.00
		UEUA	20.26	20.10	19.93	19.76	19.59	19.41	19.22	19.03	18.84	18.63	18.42	18.21	17.99	17.77	17.54	17.30	17.06	16.81	16.56	16.30
26	20.77	SC	20.26	20.10	19.93	19.76	19.59	19.41	19.22	19.03	18.84	18.63	16.58	14.57	12.59	10.66	8.77	6.92	5.12	3.36	1.66	0.00
		UEUA	20.61	20.44	20.27	20.09	19.90	19.71	19.52	19.31	19.11	18.89	18.67	18.45	18.22	17.98	17.74	17.49	17.24	16.98	16.72	16.45
27	21.14	SC	20.61	20.44	20.27	20.09	19.90	19.71	19.52	19.31	19.11	18.89	16.80	14.76	12.75	10.79	8.87	7.00	5.17	3.40	1.67	0.00
		UEUA	20.97	20.80	20.61	20.42	20.23	20.02	19.82	19.60	19.38	19.16	18.93	18.69	18.45	18.20	17.95	17.69	17.42	17.15	16.88	16.60
28	21.53	SC	20.97	20.80	20.61	20.42	20.23	20.02	19.82	19.60	19.38	19.16	17.04	14.95	12.92	10.92	8.98	7.08	5.23	3.43	1.69	0.00
		UEUA	21.35	21.16	20.97	20.77	20.56	20.35	20.13	19.90	19.67	19.44	19.19	18.94	18.69	18.43	18.16	17.89	17.61	17.33	17.04	16.75
29	21.94	SC	21.35	21.16	20.97	20.77	20.56	20.35	20.13	19.90	19.67	19.44	17.27	15.15	13.08	11.06	9.08	7.16	5.28	3.47	1.70	0.00
		UEUA	21.75	21.55	21.34	21.13	20.91	20.69	20.46	20.22	19.97	19.72	19.47	19.21	18.94	18.66	18.38	18.10	17.81	17.51	17.21	16.90
30	22.37	SC	21.75	21.55	21.34	21.13	20.91	20.69	20.46	20.22	19.97	19.72	17.52	15.37	13.26	11.20	9.19	7.24	5.34	3.50	1.72	0.00
		UEUA	22.17	21.96	21.74	21.51	21.28	21.04	20.80	20.55	20.29	20.03	19.76	19.48	19.20	18.91	18.62	18.32	18.02	17.71	17.39	17.06
31	22.83	SC	22.17	21.96	21.74	21.51	21.28	21.04	20.80	20.55	20.29	20.03	17.78	15.58	13.44	11.35	9.31	7.33	5.41	3.54	1.74	0.00
		UEUA	22.61	22.38	22.15	21.91	21.67	21.42	21.16	20.89	20.62	20.34	20.06	19.77	19.47	19.17	18.86	18.55	18.23	17.91	17.57	17.23
32	23.30	SC	22.61	22.38	22.15	21.91	21.67	21.42	21.16	20.89	20.62	20.34	18.05	15.82	13.63	11.50	9.43	7.42	5.47	3.58	1.76	0.00
		UEUA	23.07	22.83	22.59	22.33	22.07	21.81	21.53	21.26	20.97	20.68	20.38	20.07	19.76	19.44	19.12	18.79	18.46	18.11	17.76	17.40
33	23.80	SC	23.07	22.83	22.59	22.33	22.07	21.81	21.53	21.26	20.97	20.68	20.38	20.07	19.76	19.44	19.12	18.79	18.46	18.11	17.76	17.40
		UEUA	23.56	23.30	23.04	22.77	22.50	22.22	21.93	21.64	21.33	21.02	20.71	20.39	20.06	19.73	19.39	19.04	18.69	18.32	17.95	17.58
34	24.33	SC	23.56	23.30	23.04	22.77	22.50	22.22	21.93	21.64	21.33	21.02	18.64	16.31	14.04	11.84	9.70	7.62	5.61	3.66	1.80	0.00
		UEUA	24.07	23.80	23.52	23.24	22.95	22.65	22.34	22.03	21.71	21.39	21.06	20.72	20.38	20.03	19.67	19.30	18.92	18.54	18.15	17.76
35	24.88	SC	24.07	23.80	23.52	23.24	22.95	22.65	22.34	22.03	21.71	21.39	18.95	16.58	14.27	12.02	9.84	7.72	5.68	3.71	1.82	0.00
		UEUA	24.60	24.32	24.02	23.72	23.41	23.10	22.78	22.45	22.11	21.77	21.42	21.06	20.70	20.33	19.95	19.56	19.17	18.77	18.36	17.94
36	25.46	SC	24.60	24.32	24.02	23.72	23.41	23.10	22.78	22.45	22.11	21.77	19.28	16.85	14.49	12.20	9.98	7.82	5.75	3.75	1.84	0.00
		UEUA	25.17	24.86	24.55	24.23	23.91	23.57	23.23	22.88	22.53	22.17	21.80	21.43	21.04	20.65	20.25	19.84	19.42	19.00	18.57	18.14
37	26.07	SC	25.17	24.86	24.55	24.23	23.91	23.57	23.23	22.88	22.53	22.17	19.62	17.14	14.73	12.39	10.13	7.94	5.83	3.80	1.86	0.00
		UEUA	25.76	25.43	25.10	24.77	24.42	24.07	23.71	23.34	22.96	22.58	22.20	21.80	21.39	20.97	20.55	20.12	19.68	19.24	18.79	18.34
38	26.71	SC	25.76	25.43	25.10	24.77	24.42	24.07	23.71	23.34	22.96	22.58	19.98	17.44	14.97	12.58	10.28	8.05	5.90	3.85	1.88	0.00
		UEUA	26.38	26.03	25.68	25.32	24.96	24.58	24.20	23.82	23.42	23.02	22.61	22.18	21.75	21.31	20.86	20.41	19.95	19.49	19.02	18.55
39	27.38	SC	26.38	26.03	25.68	25.32	24.96	24.58	24.20	23.82	23.42	23.02	20.35	17.74	15.23	12.79	10.43	8.16	5.99	3.90	1.90	0.00
		UEUA	27.03	26.66	26.29	25.91	25.52	25.13	24.72	24.31	23.90	23.47	23.03	22.58	22.12	21.66	21.19	20.71	20.23	19.74	19.25	18.76
40	28.09	SC	27.03	26.66	26.29	25.91	25.52	25.13	24.72	24.31	23.90	23.47	20.73	18.06	15.48	13.00	10.60	8.28	6.07	3.95	1.93	0.00
		UEUA	27.71	27.32	26.93	26.53	26.11	25.70	25.27	24.84	24.39	23.94	23.47	22.99	22.51	22.02	21.53	21.03	20.52	20.01	19.50	18.97
41	28.83	SC	27.71	27.32	26.93	26.53	26.11	25.70	25.27	24.84	24.39	23.94	21.12	18.39	15.76	13.21	10.77	8.41	6.16	4.00	1.95	0.00
		UEUA	28.43	28.02	27.60	27.17	26.74	26.29	25.84	25.38	24.90	24.42	23.93	23.42	22.91	22.40	21.88	21.35	20.82	20.28	19.74	19.19
42	29.62	SC	28.43	28.02	27.60	27.17	26.74	26.29	25.84	25.38	24.90	24.42	21.54	18.74	16.04	13.44	10.94	8.54	6.25	4.06	1.97	0.00
		UEUA	29.19	28.75	28.31	27.85	27.39	26.92	26.44	25.94	25.44	24.92	24.40	23.87	23.33	22.79	22.24	21.69	21.13	20.56	19.99	19.42
43	30.44	SC	29.19	28.75	28.31	27.85	27.39	26.92	26.44	25.94	25.44	24.92	21.96	19.10	16.33	13.67	11.12	8.68	6.34	4.11	2.00	0.00
		UEUA	29.98	29.52	29.05	28.56	28.07	27.57	27.05	26.53	25.99	25.45	24.89	24.33	23.77	23.20	22.62	22.04	21.44	20.85	20.25	19.65
44	31.30	SC	29.98	29.52	29.05	28.56	28.07	27.57	27.05	26.53	25.99	25.45	22.40	19.46	16.64	13.92	11.31	8.82	6.43	4.17	2.03	

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge
Male (Rates per \$1000)
Super Preferred Nonsmoker, Preferred Nonsmoker, Select Nonsmoker, and Nonsmoker

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
45	UEUA SC	31.70 31.70	31.17 31.17	30.63 30.63	30.09 30.09	29.52 29.52	28.95 28.95	28.36 28.36	27.77 27.77	27.16 27.16	26.55 26.55	25.93 23.34	25.31 20.25	24.68 17.28	24.05 14.43	23.40 11.70	22.75 9.10	22.10 6.63	21.44 4.29	20.79 2.08	20.14 0.00
46	UEUA SC	32.62 32.62	32.05 32.05	31.48 31.48	30.89 30.89	30.29 30.29	29.68 29.68	29.06 29.06	28.42 28.42	27.78 27.78	27.14 27.14	26.49 23.84	25.83 20.66	25.16 17.61	24.49 14.69	23.81 11.91	23.12 9.25	22.44 6.73	21.75 4.35	21.07 2.11	20.39 0.00
47	UEUA SC	33.58 33.58	32.98 32.98	32.36 32.36	31.74 31.09	31.09 31.09	30.44 30.44	29.78 29.78	29.11 29.11	28.43 28.43	27.75 27.75	27.06 24.35	26.36 21.09	25.65 17.96	24.94 14.96	24.22 12.11	23.51 9.40	22.79 6.84	22.08 4.42	21.36 2.14	20.65 0.00
48	UEUA SC	34.60 34.60	33.95 33.95	33.29 33.29	32.62 32.62	31.93 31.93	31.24 31.24	30.53 30.53	29.82 29.82	29.11 29.11	28.39 28.39	27.65 24.66	26.91 21.53	26.16 18.31	25.41 15.25	24.66 12.33	23.91 9.56	23.16 6.95	22.41 4.48	21.66 2.17	20.91 0.00
49	UEUA SC	35.67 35.67	34.98 34.98	34.27 34.27	33.55 33.55	32.82 32.82	32.08 32.08	31.34 31.34	30.59 30.59	29.83 29.83	29.06 29.06	28.28 25.45	27.49 21.98	26.70 18.69	25.91 15.55	25.12 12.56	24.33 9.73	23.55 7.07	22.76 4.55	21.97 2.20	21.18 0.00
50	UEUA SC	36.82 36.82	36.07 36.07	35.32 35.32	34.55 34.55	33.77 33.77	32.98 32.98	32.19 32.19	31.39 31.39	30.58 30.58	29.76 29.76	28.94 26.05	28.10 22.48	27.27 19.09	26.44 15.86	25.61 12.81	24.78 9.91	23.96 7.19	23.13 4.63	22.29 2.23	21.45 0.00
51	UEUA SC	38.03 38.03	37.23 37.23	36.42 36.42	35.60 35.60	34.78 34.78	33.94 33.94	33.10 33.10	32.24 32.24	31.38 31.38	30.51 30.51	29.63 26.67	28.75 23.00	27.88 19.52	27.00 16.20	26.13 13.07	25.26 10.10	24.38 7.31	23.50 4.70	22.62 2.26	21.73 0.00
52	UEUA SC	39.32 39.32	38.47 38.47	37.60 37.60	36.73 36.73	35.84 35.84	34.95 34.95	34.05 34.05	33.14 33.14	32.22 32.22	31.29 31.29	30.36 27.32	29.44 23.55	28.52 19.96	27.60 16.56	26.67 13.34	25.75 10.30	24.82 7.45	23.89 4.78	22.95 2.30	22.02 0.00
53	UEUA SC	40.69 40.69	39.77 39.77	38.85 38.85	37.91 37.91	36.97 36.97	36.02 36.02	35.05 35.05	34.08 34.08	33.10 33.10	32.12 32.12	31.14 28.03	30.16 20.43	29.19 16.93	28.21 13.62	27.24 10.50	26.25 7.58	25.27 4.86	24.28 2.33	23.29 0.00	22.32 0.00
54	UEUA SC	42.13 42.13	41.16 41.16	40.17 40.17	39.17 39.17	38.16 38.16	37.14 37.14	36.10 36.10	35.06 35.06	34.03 34.03	32.99 32.99	31.96 28.76	30.92 24.74	29.89 20.92	28.85 17.31	27.81 13.91	26.77 10.71	25.72 7.72	24.68 4.94	23.65 2.37	22.63 0.00
55	UEUA SC	43.67 43.67	42.62 42.62	41.56 41.56	40.49 40.49	39.40 39.40	38.31 38.31	37.21 37.21	36.10 36.10	35.00 35.00	33.91 33.91	32.81 29.53	31.72 25.38	30.62 21.43	29.51 17.71	28.40 14.20	27.29 10.92	26.18 7.85	25.09 5.02	24.01 2.40	22.95 0.00
56	UEUA SC	45.28 45.28	44.16 44.16	43.02 43.02	41.87 41.87	40.70 40.70	39.53 39.53	38.36 38.36	37.19 37.19	36.03 36.03	34.86 34.86	33.70 30.33	32.53 26.02	31.36 21.98	30.18 18.11	29.00 14.50	27.82 11.13	26.66 8.00	25.51 5.10	24.38 2.44	23.26 0.00
57	UEUA SC	46.99 46.99	45.78 45.78	44.55 44.55	43.31 43.31	42.07 42.07	40.82 40.82	39.58 39.58	38.34 38.34	37.10 37.10	35.86 35.86	34.62 31.16	33.37 26.70	32.11 22.48	30.86 18.52	29.61 14.81	28.37 11.35	27.15 8.15	25.94 5.19	24.75 2.48	23.57 0.00
58	UEUA SC	48.79 48.79	47.49 47.49	46.16 46.16	44.84 44.84	43.51 43.51	42.18 42.18	40.86 40.86	39.54 39.54	38.22 38.22	36.90 36.90	35.57 32.01	34.23 27.38	32.89 23.02	31.56 18.94	30.24 15.12	28.94 11.58	27.65 8.30	26.38 5.28	25.12 2.51	23.89 0.00
59	UEUA SC	50.72 50.72	49.30 49.30	47.89 47.89	46.47 46.47	45.05 45.05	43.64 43.64	42.23 42.23	40.82 40.82	39.41 39.41	37.99 37.99	36.56 32.90	35.13 28.10	33.70 23.59	32.30 19.38	30.91 15.46	29.53 11.81	28.18 8.45	26.83 5.37	25.51 2.55	24.23 0.00
60	UEUA SC	52.77 52.77	51.25 51.25	49.73 49.73	48.22 48.22	46.71 46.71	45.20 45.20	43.69 43.69	42.17 42.17	40.65 40.65	39.13 39.13	37.60 33.84	36.07 24.19	34.56 20.86	33.08 19.85	31.61 15.81	30.15 12.06	28.72 8.62	27.31 5.46	25.93 2.59	24.59 0.00
61	UEUA SC	54.96 54.96	53.33 53.33	51.71 51.71	50.09 50.09	48.47 48.47	46.85 46.85	45.23 45.23	43.60 43.60	41.96 41.96	40.32 40.32	38.68 34.62	37.07 29.66	35.47 24.83	33.90 20.34	32.34 16.17	30.80 12.32	29.28 8.78	27.80 5.56	26.37 2.64	24.99 0.00
62	UEUA SC	57.30 57.30	55.55 55.55	53.81 53.81	52.07 52.07	50.33 50.33	48.59 48.59	46.84 46.84	45.08 45.08	43.31 43.31	41.55 41.55	39.82 35.84	38.11 30.45	36.42 25.42	34.74 20.77	33.09 16.46	31.46 12.50	29.87 8.89	28.33 5.62	26.85 2.66	25.43 0.00
63	UEUA SC	58.17 58.17	56.35 56.35	54.53 54.53	52.71 52.71	50.88 50.88	49.04 49.04	47.20 47.20	45.35 45.35	43.51 43.51	41.70 41.70	39.90 36.56	38.13 29.99	36.38 26.38	34.64 20.38	32.94 16.13	31.26 12.24	29.67 8.69	28.11 5.49	26.62 2.60	25.19 0.00
64	UEUA SC	58.12 58.12	56.24 56.24	54.36 54.36	52.47 52.47	50.58 50.58	48.68 48.68	46.78 46.78	44.88 44.88	43.01 43.01	41.16 41.16	39.33 37.52	37.52 30.93	35.73 26.82	33.98 19.22	32.26 15.16	30.60 11.98	29.00 8.50	27.46 5.36	25.98 2.53	24.55 0.00
65	UEUA SC	58.06 58.06	56.12 56.12	54.17 54.17	52.22 52.22	50.26 50.26	48.29 48.29	46.33 46.33	44.40 44.40	42.49 42.49	40.57 40.57	38.65 34.73	36.73 28.50	34.85 23.67	32.94 19.22	31.59 15.80	29.94 11.98	28.35 8.31	26.82 5.24	25.35 2.47	23.94 0.00
66	UEUA SC	57.99 57.99	55.98 55.98	53.96 53.96	51.93 51.93	49.90 49.90	47.88 47.88	45.88 45.88	43.91 43.91	41.96 41.96	40.03 40.03	38.12 34.33	36.24 29.02	34.42 24.12	32.65 18.65	30.93 15.48	29.29 11.72	27.71 8.31	26.20 5.24	24.74 2.41	23.36 0.00
67	UEUA SC	57.91 57.91	55.83 55.83	53.73 53.73	51.63 51.63	49.53 49.53	47.46 47.46	45.42 45.42	43.41 43.41	41.41 41.41	39.44 38.45	37.50 33.79	35.61 28.52	33.77 19.22	32.00 15.16	30.31 11.98	28.67 8.50	27.10 5.36	25.59 2.53	24.16 0.00	22.82 0.00
68	UEUA SC	57.83 57.83	55.66 55.66	53.48 53.48	51.31 51.31	49.17 49.17	47.06 47.06	44.98 44.98	42.92 42.92	40.89 40.89	38.89 37.50	36.88 33.24	34.99 28.02	33.15 22.81	31.40 18.49	29.70 14.57	28.07 11.00	26.51 7.78	25.03 4.89	23.63 2.31	22.33 0.00
69	UEUA SC	57.74 57.74	55.48 55.48	53.23 53.23	51.01 51.01	48.82 48.82	46.65 46.65	44.50 44.50	42.38 42.38	40.30 40.30	38.26 36.30	36.30 32.19	34.39 27.08	32.57 22.41	30.81 18.16	29.12 14.29	27.51 10.78	25.97 7.43	24.52 4.80	23.17 2.26	21.91 0.00
70	UEUA SC	57.65 57.65	55.31 55.31	53.00 53.00	50.72 50.72	48.47 48.47	46.24 46.24	44.04 44.04	41.87 41.87	39.76 39.76	37.71 37.71	35.74 31.70	33.84 26.66	32.02 17.84	30.26 14.03	28.58 10.58	26.98 7.49	25.48 4.71	24.07 2.23	22.77 0.00	21.57 0.00
71	UEUA SC	57.56 57.56	55.16 55.16	52.79 52.79	50.44 50.44	48.13 48.13	45.86 45.86	43.62 43.62	41.42 41.42	39.28 39.28	37.19 37.19	35.22 31.25	33.32 26.25	31.49 21.69	29.74 17.54	28.08 13.79	26.51 10.40	25.05 7.37	23.70 4.64	22.45 2.20	21.31 0.00

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Male (Rates per \$1000)
Super Preferred Nonsmoker, Preferred Nonsmoker, Select Nonsmoker, and Nonsmoker

Age	E	Duration																				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
72	60.00	UIEA	57.49	55.02	52.58	50.16	47.77	45.42	43.13	40.91	38.76	36.71	34.73	32.83	31.00	29.27	27.64	26.11	24.70	23.40	22.21	21.09
	SC	57.41	54.87	52.36	49.89	47.45	45.06	42.73	40.48	38.32	36.24	34.26	32.35	30.54	28.84	27.25	25.77	24.42	23.18	22.01	20.91	
73	60.00	UIEA	57.42	54.86	52.34	49.85	47.40	45.01	42.69	40.45	38.31	36.24	34.26	32.35	30.54	28.84	27.25	25.77	24.42	23.18	22.01	20.91
	SC	57.34	54.72	52.13	49.58	47.08	44.65	42.30	40.04	37.87	35.79	33.80	31.91	30.13	28.47	26.93	25.51	24.22	23.00	21.85	20.77	
74	60.00	UIEA	57.33	54.69	52.09	49.53	47.03	44.61	42.27	40.03	37.87	35.79	33.80	31.91	30.13	28.47	26.93	25.51	24.22	23.00	21.85	20.77
	SC	57.25	54.55	51.88	49.27	46.72	44.26	41.90	39.63	37.45	35.36	33.40	31.54	29.80	28.18	26.70	25.34	24.07	22.86	21.74	20.70	
75	60.00	UIEA	57.24	54.51	51.83	49.21	46.68	44.24	41.89	39.63	37.46	35.38	33.40	31.54	29.80	28.18	26.70	25.34	24.07	22.86	21.74	20.70
	SC	57.16	54.37	51.63	48.96	46.39	43.90	41.53	39.25	37.05	34.96	32.99	31.12	29.39	27.79	26.34	25.00	23.76	22.59	21.50	20.46	
76	60.00	UIEA	57.14	54.33	51.59	48.93	46.37	43.91	41.54	39.26	37.08	35.01	33.06	31.23	29.54	27.99	26.56	25.23	23.97	22.79	21.70	20.70
	SC	57.06	54.19	51.39	48.69	46.08	43.59	41.19	38.89	36.69	34.61	32.73	30.91	29.34	27.86	26.47	25.17	23.96	22.86	21.81	20.81	
77	60.00	UIEA	57.04	54.17	51.38	48.69	46.11	43.62	41.23	38.94	36.76	34.71	32.80	31.02	29.39	27.89	26.49	25.17	23.96	22.86	21.81	20.81
	SC	56.97	54.03	51.19	48.45	45.83	43.31	40.89	38.58	36.39	34.32	32.40	30.63	29.00	27.50	26.10	24.80	23.59	22.46	21.40	20.40	
78	60.00	UIEA	56.97	54.04	51.21	48.49	45.88	43.36	40.95	38.66	36.51	34.49	32.63	30.91	29.34	27.86	26.47	25.17	23.96	22.86	21.81	20.81
	SC	56.90	53.90	51.02	48.26	45.61	43.06	40.63	38.32	36.15	34.12	32.25	30.53	28.94	27.44	26.04	24.74	23.53	22.40	21.34	20.34	
79	60.00	UIEA	56.91	53.93	51.07	48.31	45.66	43.13	40.72	38.44	36.32	34.36	32.55	30.89	29.34	27.87	26.50	25.23	24.08	22.97	21.91	20.93
	SC	56.84	53.84	50.89	48.09	45.40	42.84	40.40	38.11	35.98	34.00	32.07	30.28	28.70	27.16	25.66	24.36	23.11	21.96	20.91	20.00	
80	60.00	UIEA	56.85	53.84	50.93	48.14	45.47	42.92	40.53	38.29	36.22	34.32	32.57	30.93	29.39	27.94	26.60	25.38	24.21	23.10	22.06	21.11
	SC	56.78	53.71	50.76	47.93	45.22	42.65	40.23	37.98	35.89	33.98	32.00	24.46	20.32	16.55	13.13	10.01	7.16	4.55	2.17	0.00	
81	60.00	UIEA	56.81	53.75	50.80	47.98	45.30	42.77	40.41	38.23	36.21	34.37	32.64	31.01	29.49	28.07	26.78	25.55	24.38	23.28	22.28	21.41
	SC	56.75	53.63	50.64	47.77	45.06	42.50	40.12	37.92	35.90	34.05	32.19	30.44	28.84	27.34	25.94	24.64	23.43	22.29	21.20	20.19	
82	60.00	UIEA	56.76	53.65	50.67	47.83	45.17	42.68	40.37	38.24	36.30	34.47	32.75	31.14	29.65	28.28	26.98	25.74	24.58	23.52	22.61	21.71
	SC	56.70	53.53	50.51	47.63	44.94	42.42	40.09	37.95	35.99	34.15	32.41	30.79	29.29	27.86	26.56	25.34	24.22	23.20	22.28	21.41	
83	60.00	UIEA	56.71	53.55	50.56	47.74	45.11	42.67	40.42	38.36	36.43	34.61	32.91	31.34	29.90	28.52	27.21	25.99	24.87	23.90	22.95	22.03
	SC	56.64	53.44	50.40	47.55	44.89	42.42	40.16	38.09	36.14	34.31	32.55	30.93	29.42	27.94	26.60	25.38	24.21	23.10	22.06	21.11	
84	60.00	UIEA	56.66	53.49	50.51	47.72	45.14	42.77	40.59	38.54	36.62	34.82	33.15	31.63	30.17	28.79	27.49	26.31	25.28	24.28	23.30	22.35
	SC	56.60	53.39	50.36	47.54	44.93	42.53	40.34	38.28	36.34	34.54	32.87	31.29	29.80	28.39	26.99	25.77	24.64	23.62	22.67	21.71	
85	60.00	UIEA	56.64	53.48	50.53	47.80	45.28	42.98	40.81	38.78	36.87	35.10	33.49	31.95	30.48	29.11	27.86	26.77	25.71	24.68	23.67	22.69
	SC	56.58	53.38	50.39	47.62	45.08	42.76	40.57	38.52	36.61	34.83	33.15	31.55	30.00	28.55	27.15	25.90	24.75	23.70	22.67	21.69	

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge
Male (Rates per \$1000)
Select Smoker and Smoker

Age	E	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
18	20.16	UEEA	20.02	19.87	19.72	19.56	19.40	19.24	19.07	18.90	18.72	18.54	18.36	18.17	17.97	17.77	17.56	17.35	17.13	16.90	16.67	16.43
		SC	20.02	19.87	19.72	19.56	19.40	19.24	19.07	18.90	18.72	18.54	18.36	18.17	17.97	17.77	17.56	17.35	17.13	16.90	16.67	16.43
19	20.51	UEEA	20.35	20.20	20.04	19.87	19.70	19.53	19.36	19.18	19.00	18.81	18.61	18.41	18.20	17.99	17.77	17.54	17.31	17.07	16.83	16.58
		SC	20.35	20.20	20.04	19.87	19.70	19.53	19.36	19.18	19.00	18.81	18.61	18.41	18.20	17.99	17.77	17.54	17.31	17.07	16.83	16.58
20	20.86	UEEA	20.70	20.53	20.37	20.19	20.02	19.84	19.65	19.47	19.27	19.07	18.87	18.65	18.44	18.21	17.98	17.74	17.50	17.25	16.99	16.73
		SC	20.70	20.53	20.37	20.19	20.02	19.84	19.65	19.47	19.27	19.07	18.87	18.65	18.44	18.21	17.98	17.74	17.50	17.25	16.99	16.73
21	21.23	UEEA	21.06	20.88	20.71	20.53	20.34	20.16	19.96	19.76	19.56	19.35	19.13	18.90	18.67	18.44	18.19	17.94	17.69	17.43	17.16	16.89
		SC	21.06	20.88	20.71	20.53	20.34	20.16	19.96	19.76	19.56	19.35	19.13	18.90	18.67	18.44	18.19	17.94	17.69	17.43	17.16	16.89
22	21.61	UEEA	21.43	21.25	21.06	20.87	20.68	20.48	20.28	20.07	19.85	19.63	19.40	19.16	18.92	18.67	18.41	18.15	17.88	17.61	17.33	17.05
		SC	21.43	21.25	21.06	20.87	20.68	20.48	20.28	20.07	19.85	19.63	19.40	19.16	18.92	18.67	18.41	18.15	17.88	17.61	17.33	17.05
23	22.00	UEEA	21.82	21.63	21.43	21.23	21.03	20.82	20.61	20.38	20.15	19.92	19.67	19.42	19.17	18.90	18.63	18.36	18.08	17.79	17.50	17.21
		SC	21.82	21.63	21.43	21.23	21.03	20.82	20.61	20.38	20.15	19.92	19.67	19.42	19.17	18.90	18.63	18.36	18.08	17.79	17.50	17.21
24	22.41	UEEA	22.22	22.02	21.82	21.61	21.39	21.17	20.94	20.71	20.46	20.21	19.96	19.69	19.42	19.15	18.86	18.57	18.28	17.98	17.68	17.37
		SC	22.22	22.02	21.82	21.61	21.39	21.17	20.94	20.71	20.46	20.21	19.96	19.69	19.42	19.15	18.86	18.57	18.28	17.98	17.68	17.37
25	22.84	UEEA	22.64	22.43	22.21	21.99	21.77	21.53	21.29	21.04	20.78	20.52	20.25	19.97	19.68	19.39	19.10	18.79	18.49	18.17	17.86	17.54
		SC	22.64	22.43	22.21	21.99	21.77	21.53	21.29	21.04	20.78	20.52	20.25	19.97	19.68	19.39	19.10	18.79	18.49	18.17	17.86	17.54
26	23.29	UEEA	23.07	22.85	22.63	22.39	22.15	21.90	21.64	21.38	21.11	20.83	20.54	20.25	19.95	19.65	19.33	19.02	18.70	18.37	18.04	17.71
		SC	23.07	22.85	22.63	22.39	22.15	21.90	21.64	21.38	21.11	20.83	20.54	20.25	19.95	19.65	19.33	19.02	18.70	18.37	18.04	17.71
27	23.75	UEEA	23.53	23.29	23.05	22.80	22.55	22.28	22.01	21.73	21.44	21.15	20.85	20.54	20.22	19.90	19.58	19.25	18.91	18.58	18.23	17.89
		SC	23.53	23.29	23.05	22.80	22.55	22.28	22.01	21.73	21.44	21.15	20.85	20.54	20.22	19.90	19.58	19.25	18.91	18.58	18.23	17.89
28	24.24	UEEA	24.00	23.75	23.49	23.23	22.95	22.67	22.38	22.09	21.79	21.48	21.16	20.84	20.51	20.17	19.83	19.48	19.14	18.79	18.43	18.07
		SC	24.00	23.75	23.49	23.23	22.95	22.67	22.38	22.09	21.79	21.48	21.16	20.84	20.51	20.17	19.83	19.48	19.14	18.79	18.43	18.07
29	24.75	UEEA	24.49	24.22	23.95	23.67	23.38	23.08	22.78	22.47	22.15	21.82	21.49	21.15	20.80	20.45	20.09	19.73	19.37	19.00	18.63	18.25
		SC	24.49	24.22	23.95	23.67	23.38	23.08	22.78	22.47	22.15	21.82	21.49	21.15	20.80	20.45	20.09	19.73	19.37	19.00	18.63	18.25
30	25.28	UEEA	25.01	24.73	24.44	24.14	23.83	23.51	23.19	22.86	22.53	22.18	21.83	21.47	21.11	20.74	20.37	20.00	19.62	19.24	18.84	18.44
		SC	25.01	24.73	24.44	24.14	23.83	23.51	23.19	22.86	22.53	22.18	21.83	21.47	21.11	20.74	20.37	20.00	19.62	19.24	18.84	18.44
31	25.85	UEEA	25.56	25.25	24.95	24.63	24.30	23.97	23.63	23.28	22.92	22.56	22.19	21.82	21.44	21.06	20.67	20.28	19.88	19.48	19.06	18.64
		SC	25.56	25.25	24.95	24.63	24.30	23.97	23.63	23.28	22.92	22.56	22.19	21.82	21.44	21.06	20.67	20.28	19.88	19.48	19.06	18.64
32	26.44	UEEA	26.13	25.81	25.48	25.15	24.80	24.45	24.09	23.72	23.35	22.96	22.58	22.18	21.79	21.39	20.98	20.57	20.15	19.72	19.29	18.85
		SC	26.13	25.81	25.48	25.15	24.80	24.45	24.09	23.72	23.35	22.96	22.58	22.18	21.79	21.39	20.98	20.57	20.15	19.72	19.29	18.85
33	27.07	UEEA	26.74	26.40	26.05	25.69	25.33	24.96	24.57	24.19	23.79	23.39	22.98	22.57	22.16	21.74	21.31	20.88	20.43	19.98	19.52	19.06
		SC	26.74	26.40	26.05	25.69	25.33	24.96	24.57	24.19	23.79	23.39	22.98	22.57	22.16	21.74	21.31	20.88	20.43	19.98	19.52	19.06
34	27.73	UEEA	27.38	27.02	26.65	26.27	25.88	25.49	25.08	24.67	24.26	23.83	23.41	22.98	22.54	22.10	21.65	21.19	20.72	20.25	19.77	19.29
		SC	27.38	27.02	26.65	26.27	25.88	25.49	25.08	24.67	24.26	23.83	23.41	22.98	22.54	22.10	21.65	21.19	20.72	20.25	19.77	19.29
35	28.43	UEEA	28.05	27.67	27.28	26.87	26.46	26.04	25.62	25.19	24.75	24.31	23.86	23.41	22.95	22.48	22.00	21.52	21.02	20.53	20.03	19.53
		SC	28.05	27.67	27.28	26.87	26.46	26.04	25.62	25.19	24.75	24.31	23.86	23.41	22.95	22.48	22.00	21.52	21.02	20.53	20.03	19.53
36	29.16	UEEA	28.76	28.36	27.94	27.51	27.08	26.63	26.18	25.73	25.27	24.80	24.33	23.86	23.37	22.87	22.37	21.86	21.34	20.82	20.30	19.78
		SC	28.76	28.36	27.94	27.51	27.08	26.63	26.18	25.73	25.27	24.80	24.33	23.86	23.37	22.87	22.37	21.86	21.34	20.82	20.30	19.78
37	29.94	UEEA	29.51	29.08	28.63	28.18	27.72	27.25	26.78	26.30	25.81	25.33	24.83	24.32	23.81	23.28	22.75	22.21	21.67	21.13	20.59	20.05
		SC	29.51	29.08	28.63	28.18	27.72	27.25	26.78	26.30	25.81	25.33	24.83	24.32	23.81	23.28	22.75	22.21	21.67	21.13	20.59	20.05
38	30.75	UEEA	30.30	29.84	29.36	28.88	28.40	27.90	27.40	26.90	26.39	25.87	25.35	24.81	24.26	23.70	23.14	22.58	22.02	21.46	20.90	20.34
		SC	30.30	29.84	29.36	28.88	28.40	27.90	27.40	26.90	26.39	25.87	25.35	24.81	24.26	23.70	23.14	22.58	22.02	21.46	20.90	20.34
39	31.61	UEEA	31.12	30.63	30.13	29.62	29.11	28.59	28.06	27.53	26.99	26.44	25.88	25.31	24.73	24.14	23.56	22.97	22.38	21.80	21.21	20.63
		SC	31.12	30.63	30.13	29.62	29.11	28.59	28.06	27.53	26.99	26.44	25.88	25.31	24.73	24.14	23.56	22.97	22.38	21.80	21.21	20.63
40	32.51	UEEA	31.99	31.47	30.94	30.40	29.86	29.31	28.75	28.19	27.62	27.03	26.43	25.83	25.22	24.60	23.99	23.38	22.77	22.16	21.54	20.92
		SC	31.99	31.47	30.94	30.40	29.86	29.31	28.75	28.19	27.62	27.03	26.43	25.83	25.22	24.60	23.99	23.38	22.77	22.16	21.54	20.92
41	33.45	UEEA	32.91	32.35	31.79	31.22	30.65	30.07	29.48	28.88	28.26	27.64	27.01	26.37	25.73	25.09	24.45	23.81	23.17	22.53	21.88	21.23
		SC	32.91	32.35	31.79	31.22	30.65	30.07	29.48	28.88	28.26	27.64	27.01	26.37	25.73	25.09	24.45	23.81	23.17	22.53	21.88	21.23
42	34.45	UEEA	33.87	33.28	32.68	32.08	31.48	30.86	30.23	29.59	28.94	28.27	27.60	26.93	26.26	25.59	24.92	24.26	23.58	22.91	22.23	21.55
		SC	33.87	33.28	32.68	32.08	31.48	30.86	30.23	29.59	28.94	28.27	27.60	26.93	26.26	25.59	24.92	24.26	23.58	22.91	22.23	21.55
43	35.49	UEEA	34.88	34.25	33.62	32.99	32.34	31.68	31.01	30.32	29.63	28.93	28.23	27.52	26.82	26.12	25.46	24.72	24.01	23.29	22.59	21.89
		SC	34.88	34.25	33.62	32.99	32.34	31.68	31.01	30.32	29.63	28.93	28.23	27.52	26.82	26.12	25.46	24.72	24.01	23.29	22.59	21.89
44	36.59	UEEA	35.94	35.28	34.61	33.93	33.24	32.53	31.81	31.09	30.35	29.61	28.87	28.14	27.40	26.67	25.93	25.18	24.44	23.70	22.97	22.25
		SC	35.94	35.28	34.61	33.93	33.24	32.53	31.81	31.09	30.35	29.61	28.87	28.14	27.40	26.67	25.93	25.18	24.44	23.70	2	

Exhibit 1

Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Male (Rates per \$1000)

Select Smoker and Smoker

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
45	UEUA SC	37.04	36.34	35.63	34.90	34.16	33.41	32.64	31.87	31.10	30.32	29.55	28.77	28.00	27.23	26.45	25.66	24.88	24.12	23.36	22.62
46	UEUA SC	37.04	36.34	35.63	34.90	34.16	33.41	32.64	31.87	31.10	30.32	29.60	23.02	19.60	16.34	13.23	10.26	7.46	4.82	2.34	0.00
47	UEUA SC	38.20	37.45	36.69	35.91	35.12	34.31	33.50	32.69	31.87	31.06	30.25	29.44	28.62	27.81	26.97	26.16	25.35	24.56	23.78	23.01
48	UEUA SC	39.41	38.61	37.79	36.95	36.11	35.25	34.40	33.54	32.68	31.83	30.96	30.12	29.25	28.39	27.53	26.68	25.84	25.02	24.21	23.41
49	UEUA SC	40.68	39.81	38.94	38.04	37.14	36.24	35.34	34.44	33.54	32.64	31.73	30.82	29.91	29.00	28.11	27.23	26.36	25.51	24.66	23.81
50	UEUA SC	42.03	41.10	40.16	39.21	38.25	37.30	36.35	35.40	34.45	33.50	32.58	25.26	21.43	17.80	14.37	11.13	8.08	5.21	2.51	0.00
51	UEUA SC	43.46	42.47	41.46	40.46	39.45	38.44	37.44	36.43	35.42	34.41	33.39	32.37	31.38	30.40	29.43	28.48	27.53	26.58	25.63	24.67
52	UEUA SC	44.99	43.93	42.86	41.79	40.72	39.66	38.60	37.53	36.45	35.37	34.30	33.24	32.20	31.18	30.17	29.16	28.16	27.15	26.14	25.13
53	UEUA SC	46.62	45.48	44.35	43.22	42.09	40.96	39.82	38.68	37.53	36.37	35.27	34.17	33.09	32.01	30.95	29.88	28.81	27.74	26.66	25.59
54	UEUA SC	48.33	47.13	45.92	44.73	43.53	42.32	41.11	39.89	38.68	37.49	36.31	35.16	34.02	32.89	31.75	30.62	29.48	28.34	27.19	26.08
55	UEUA SC	50.15	48.87	47.59	46.32	45.04	43.74	42.45	41.16	39.89	38.64	37.42	36.20	35.00	33.79	32.58	31.37	30.15	28.94	27.75	26.57
56	UEUA SC	52.06	50.70	49.35	47.98	46.60	45.22	43.85	42.49	41.17	39.86	38.57	37.28	36.00	34.71	33.42	32.12	30.83	29.56	28.31	27.07
57	UEUA SC	54.06	52.62	51.16	49.69	48.21	46.75	45.31	43.89	42.50	41.12	39.75	38.38	37.01	35.63	34.25	32.87	31.52	30.19	28.86	27.56
58	UEUA SC	56.16	54.61	53.04	51.47	49.91	48.37	46.85	45.37	43.90	42.44	40.97	39.51	38.03	36.56	35.09	33.65	32.22	30.81	29.42	28.05
59	UEUA SC	58.25	56.50	54.75	53.02	51.31	49.64	48.00	46.39	44.78	43.18	41.73	40.33	38.96	37.62	36.29	34.96	33.62	32.29	30.96	29.63
60	UEUA SC	60.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
61	UEUA SC	61.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
62	UEUA SC	62.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
63	UEUA SC	63.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
64	UEUA SC	64.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
65	UEUA SC	65.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
66	UEUA SC	66.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
67	UEUA SC	67.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
68	UEUA SC	68.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
69	UEUA SC	69.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
70	UEUA SC	70.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16
71	UEUA SC	71.00	58.18	56.30	54.49	52.72	50.97	49.26	47.55	45.86	44.16	42.46	40.76	39.06	37.36	35.66	33.96	32.26	30.56	28.86	27.16

Age	E	1	2	3	4	5	6	7	8	9	10	Duration										15	16	17	18	19	20
72	UEUA SC	57.53	55.10	52.68	50.31	47.96	45.66	43.43	41.28	39.21	37.24	35.34	33.50	31.72	30.04	28.47	27.02	25.69	24.47	23.37	22.33						
73	UEUA SC	57.46	54.96	52.49	50.06	47.67	45.33	43.07	40.90	38.81	36.81	35.41	34.44	32.89	31.89	30.41	29.01	27.75	26.61	25.58	24.64						
74	UEUA SC	57.39	54.81	52.47	50.02	47.62	45.29	43.05	40.89	38.84	36.84	35.44	34.44	32.89	31.89	30.41	29.01	27.75	26.61	25.58	24.64						
75	UEUA SC	57.37	54.78	52.23	49.72	47.29	44.95	42.70	40.55	38.48	36.48	35.08	34.08	32.53	31.53	30.05	28.65	27.40	26.26	25.23	24.29						
76	UEUA SC	57.29	54.62	52.00	49.46	47.01	44.66	42.41	40.24	38.15	36.13	34.73	33.73	32.18	31.18	29.70	28.39	27.19	26.06	25.03	24.09						
77	UEUA SC	57.20	54.49	51.82	49.23	46.74	44.36	42.08	39.89	37.78	35.75	34.35	33.35	31.80	30.80	29.32	28.01	26.81	25.68	24.64	23.69						
78	UEUA SC	57.13	54.33	51.62	49.01	46.51	44.12	41.83	39.61	37.48	35.47	34.07	33.07	31.52	30.52	29.04	27.73	26.53	25.40	24.36	23.41						
79	UEUA SC	57.06	54.21	51.47	48.84	46.33	43.92	41.60	39.36	37.24	35.23	33.83	32.83	31.28	30.28	28.80	27.49	26.29	25.16	24.12	23.17						
80	UEUA SC	57.00	54.12	51.35	48.72	46.19	43.74	41.39	39.16	37.09	35.07	33.67	32.67	31.12	30.12	28.64	27.33	26.13	25.00	23.96	23.01						
81	UEUA SC	56.97	54.07	51.25	48.54	46.27	43.82	41.50	39.34	37.33	35.31	33.91	32.91	31.36	30.36	28.88	27.57	26.37	25.24	24.20	23.25						
82	UEUA SC	56.92	53.96	51.10	48.35	46.04	43.66	41.22	39.04	37.02	35.00	33.60	32.60	31.05	30.05	28.57	27.26	26.06	24.93	23.89	22.94						
83	UEUA SC	56.88	53.97	51.11	48.40	46.03	43.63	41.38	39.43	37.65	35.63	34.23	33.23	31.68	30.68	29.20	27.89	26.69	25.56	24.52	23.57						
84	UEUA SC	56.87	53.86	51.01	48.34	46.03	43.61	41.55	39.68	37.92	35.90	34.50	33.50	31.95	30.95	29.47	28.16	27.03	25.90	24.86	23.91						
85	UEUA SC	56.82	53.76	50.87	48.17	45.68	43.39	41.31	39.43	37.66	35.63	34.23	33.23	31.68	30.68	29.20	27.89	26.69	25.56	24.52	23.57						
86	UEUA SC	56.82	53.81	50.87	48.40	46.01	43.83	41.86	40.00	38.25	36.60	35.04	33.63	32.28	31.00	29.79	28.69	27.65	26.61	25.57	24.53						
87	UEUA SC	56.76	53.71	50.87	48.23	45.82	43.62	41.63	39.77	38.00	36.34	34.79	33.38	32.03	30.80	29.60	28.56	27.52	26.48	25.44	24.40						
88	UEUA SC	56.72	53.65	50.81	48.58	46.26	44.20	42.24	40.39	38.65	37.00	35.51	34.09	32.73	31.46	30.30	29.26	28.22	27.18	26.14	25.10						
89	UEUA SC	56.77	53.76	50.98	48.43	46.10	44.00	42.03	40.17	38.41	36.75	35.19	33.77	32.40	31.13												

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Female (Rates per \$1000)
Select Smoker and Smoker

Age	E	Duration																				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
18	18.92	UEEA	18.79	18.66	18.52	18.38	18.24	18.09	17.94	17.78	17.63	17.46	17.30	17.12	16.95	16.77	16.59	16.40	16.20	16.01	15.81	15.60
19	19.23	UEEA	18.79	18.66	18.52	18.38	18.09	17.94	17.78	17.63	17.46	17.30	17.12	16.95	16.77	16.59	16.40	16.20	16.01	15.81	15.60	
		SC	18.79	18.66	18.52	18.38	18.09	17.94	17.78	17.63	17.46	17.30	17.12	16.95	16.77	16.59	16.40	16.20	16.01	15.81	15.60	
20	19.56	UEEA	19.10	18.96	18.81	18.67	18.36	18.20	18.04	17.87	17.70	17.53	17.35	17.16	16.98	16.78	16.59	16.39	16.18	15.97	15.76	
		SC	19.10	18.96	18.81	18.67	18.36	18.20	18.04	17.87	17.70	17.53	17.35	17.16	16.98	16.78	16.59	16.39	16.18	15.97	15.76	
21	19.90	UEEA	19.42	19.27	19.12	18.96	18.81	18.64	18.48	18.31	18.13	17.95	17.77	17.58	17.39	17.19	16.99	16.78	16.57	16.36	16.14	15.91
		SC	19.42	19.27	19.12	18.96	18.81	18.64	18.48	18.31	18.13	17.95	17.77	17.58	17.39	17.19	16.99	16.78	16.57	16.36	16.14	15.91
22	20.25	UEEA	19.75	19.59	19.43	19.27	19.11	18.93	18.76	18.58	18.40	18.21	18.01	17.82	17.62	17.41	17.20	16.98	16.76	16.54	16.31	16.07
		SC	19.75	19.59	19.43	19.27	19.11	18.93	18.76	18.58	18.40	18.21	18.01	17.82	17.62	17.41	17.20	16.98	16.76	16.54	16.31	16.07
23	20.62	UEEA	20.09	19.93	19.76	19.59	19.42	19.24	19.05	18.86	18.67	18.47	18.27	18.06	17.85	17.64	17.41	17.19	16.96	16.72	16.48	16.23
		SC	20.09	19.93	19.76	19.59	19.42	19.24	19.05	18.86	18.67	18.47	18.27	18.06	17.85	17.64	17.41	17.19	16.96	16.72	16.48	16.23
24	21.00	UEEA	20.45	20.28	20.10	19.92	19.74	19.55	19.36	19.16	18.96	18.75	18.54	18.32	18.10	17.87	17.64	17.40	17.16	16.91	16.66	16.40
		SC	20.45	20.28	20.10	19.92	19.74	19.55	19.36	19.16	18.96	18.75	18.54	18.32	18.10	17.87	17.64	17.40	17.16	16.91	16.66	16.40
25	21.40	UEEA	20.82	20.64	20.46	20.27	20.08	19.88	19.68	19.47	19.25	19.03	18.81	18.58	18.35	18.11	17.87	17.62	17.37	17.10	16.84	16.57
		SC	20.82	20.64	20.46	20.27	20.08	19.88	19.68	19.47	19.25	19.03	18.81	18.58	18.35	18.11	17.87	17.62	17.37	17.10	16.84	16.57
26	21.82	UEEA	21.21	21.03	20.83	20.63	20.43	20.22	20.00	19.78	19.56	19.33	19.10	18.86	18.61	18.36	18.11	17.85	17.58	17.30	17.02	16.74
		SC	21.21	21.03	20.83	20.63	20.43	20.22	20.00	19.78	19.56	19.33	19.10	18.86	18.61	18.36	18.11	17.85	17.58	17.30	17.02	16.74
27	22.25	UEEA	21.62	21.42	21.22	21.01	20.79	20.57	20.35	20.11	19.88	19.64	19.39	19.14	18.88	18.62	18.35	18.08	17.79	17.51	17.21	16.92
		SC	21.62	21.42	21.22	21.01	20.79	20.57	20.35	20.11	19.88	19.64	19.39	19.14	18.88	18.62	18.35	18.08	17.79	17.51	17.21	16.92
28	22.70	UEEA	22.05	21.83	21.62	21.40	21.17	20.94	20.70	20.46	20.21	19.96	19.70	19.43	19.15	18.89	18.60	18.31	18.02	17.72	17.41	17.10
		SC	22.05	21.83	21.62	21.40	21.17	20.94	20.70	20.46	20.21	19.96	19.70	19.43	19.15	18.89	18.60	18.31	18.02	17.72	17.41	17.10
29	23.18	UEEA	22.49	22.27	22.04	21.80	21.56	21.32	21.07	20.81	20.55	20.29	20.02	19.74	19.45	19.16	18.86	18.56	18.25	17.93	17.61	17.28
		SC	22.49	22.27	22.04	21.80	21.56	21.32	21.07	20.81	20.55	20.29	20.02	19.74	19.45	19.16	18.86	18.56	18.25	17.93	17.61	17.28
30	23.67	UEEA	22.95	22.71	22.47	22.23	21.98	21.72	21.45	21.19	20.91	20.63	20.34	20.05	19.75	19.44	19.13	18.81	18.48	18.15	17.82	17.48
		SC	22.95	22.71	22.47	22.23	21.98	21.72	21.45	21.19	20.91	20.63	20.34	20.05	19.75	19.44	19.13	18.81	18.48	18.15	17.82	17.48
31	24.19	UEEA	23.43	23.18	22.93	22.67	22.40	22.13	21.85	21.57	21.28	20.98	20.68	20.37	20.05	19.73	19.40	19.06	18.72	18.38	18.03	17.68
		SC	23.43	23.18	22.93	22.67	22.40	22.13	21.85	21.57	21.28	20.98	20.68	20.37	20.05	19.73	19.40	19.06	18.72	18.38	18.03	17.68
32	24.73	UEEA	23.94	23.67	23.41	23.13	22.85	22.56	22.27	21.97	21.67	21.35	21.03	20.70	20.37	20.03	19.68	19.33	18.98	18.62	18.25	17.89
		SC	23.94	23.67	23.41	23.13	22.85	22.56	22.27	21.97	21.67	21.35	21.03	20.70	20.37	20.03	19.68	19.33	18.98	18.62	18.25	17.89
33	25.30	UEEA	24.46	24.19	23.90	23.61	23.32	23.01	22.71	22.39	22.07	21.73	21.39	21.04	20.68	20.34	19.98	19.61	19.24	18.86	18.48	18.11
		SC	24.46	24.19	23.90	23.61	23.32	23.01	22.71	22.39	22.07	21.73	21.39	21.04	20.68	20.34	19.98	19.61	19.24	18.86	18.48	18.11
34	25.90	UEEA	25.01	24.72	24.42	24.12	23.80	23.48	23.16	22.82	22.48	22.13	21.77	21.41	21.04	20.66	20.28	19.90	19.51	19.12	18.73	18.33
		SC	25.01	24.72	24.42	24.12	23.80	23.48	23.16	22.82	22.48	22.13	21.77	21.41	21.04	20.66	20.28	19.90	19.51	19.12	18.73	18.33
35	26.52	UEEA	25.59	25.28	24.97	24.64	24.31	23.97	23.62	23.27	22.91	22.54	22.16	21.78	21.39	20.99	20.60	20.19	19.79	19.39	18.98	18.57
		SC	25.59	25.28	24.97	24.64	24.31	23.97	23.62	23.27	22.91	22.54	22.16	21.78	21.39	20.99	20.60	20.19	19.79	19.39	18.98	18.57
36	27.16	UEEA	26.20	25.87	25.53	25.19	24.84	24.48	24.11	23.74	23.35	22.96	22.56	22.16	21.75	21.34	20.92	20.51	20.09	19.66	19.24	18.82
		SC	26.20	25.87	25.53	25.19	24.84	24.48	24.11	23.74	23.35	22.96	22.56	22.16	21.75	21.34	20.92	20.51	20.09	19.66	19.24	18.82
37	27.84	UEEA	26.82	26.48	26.12	25.76	25.38	25.00	24.61	24.22	23.81	23.40	23.00	22.59	22.17	21.74	21.32	20.90	20.47	20.04	19.61	19.18
		SC	26.82	26.48	26.12	25.76	25.38	25.00	24.61	24.22	23.81	23.40	23.00	22.59	22.17	21.74	21.32	20.90	20.47	20.04	19.61	19.18
38	28.55	UEEA	27.48	27.11	26.74	26.35	25.95	25.55	25.14	24.72	24.29	23.85	23.41	22.97	22.52	22.07	21.62	21.17	20.71	20.25	19.80	19.34
		SC	27.48	27.11	26.74	26.35	25.95	25.55	25.14	24.72	24.29	23.85	23.41	22.97	22.52	22.07	21.62	21.17	20.71	20.25	19.80	19.34
39	29.30	UEEA	28.17	27.78	27.38	26.97	26.55	26.12	25.68	25.24	24.79	24.33	23.87	23.40	22.93	22.46	21.99	21.52	21.04	20.57	20.09	19.62
		SC	28.17	27.78	27.38	26.97	26.55	26.12	25.68	25.24	24.79	24.33	23.87	23.40	22.93	22.46	21.99	21.52	21.04	20.57	20.09	19.62
40	30.09	UEEA	28.90	28.48	28.05	27.61	27.17	26.71	26.25	25.78	25.31	24.83	24.34	23.86	23.37	22.88	22.38	21.89	21.40	20.90	20.41	19.91
		SC	28.90	28.48	28.05	27.61	27.17	26.71	26.25	25.78	25.31	24.83	24.34	23.86	23.37	22.88	22.38	21.89	21.40	20.90	20.41	19.91
41	30.92	UEEA	29.66	29.21	28.76	28.29	27.82	27.34	26.85	26.35	25.85	25.35	24.83	24.31	23.78	23.24	22.70	22.16	21.61	21.11	20.61	20.11
		SC	29.66	29.21	28.76	28.29	27.82	27.34	26.85	26.35	25.85	25.35	24.83	24.31	23.78	23.24	22.70	22.16	21.61	21.11	20.61	20.11
42	31.79	UEEA	30.46	29.98	29.50	29.01	28.50	27.99	27.48	26.96	26.43	25.90	25.37	24.84	24.30	23.77	23.23	22.69	22.16	21.62	21.08	20.54
		SC	30.46	29.98	29.50	29.01	28.50	27.99	27.48	26.96	26.43	25.90	25.37	24.84	24.30	23.77	23.23	22.69	22.16	21.62	21.08	20.54
43	32.72	UEEA	31.30	30.79	30.28	29.76	29.22	28.69	28.14	27.59	27.04	26.49	25.93	25.37	24.81	24.25	23.69	23.13	22.57	22.00	21.44	20.87
		SC	31.30	30.79	30.28	29.76	29.22	28.69	28.14	27.59	27.04	26.49	25.93	25.37	24.81	24.25	23.69	23.13	22.57	22.00	21.44	20.87
44	33.69	UEEA	32.19	31.65	31.10	30.55	29.98	29.41	28.84	28.26	27.69	27.10	26.52	25.94	25.35	24.76	24.16	23.59	23.00	22.41	21.81	21.22
		SC	32.19	31.65	31.10	30.55	29.98	29.41	28.84	28.26	27.69	27.10	26.52	25.94	25.35	24.76	24.16	23.59	23.00	22.41	21.81	21.22
45	34.68	UEEA	33.12	32.55	31.97	31.38	30.78	30.18	29.58	28.97	28.37	27.75	27.14	26.53	25.92	25.30	24.69	24.07	23.45	22.83	22.21	21.59
		SC	33.12	32.55	31.97	31.38	30.78	30.18	29.58	28.97	28.37	27.75	27.14	26.53	25.92	25.30	24.69	24.07	23.45	22.83	22.21	21.59

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Female (Rates per \$1000)
Select Smoker and Smoker

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
45	34.71	UEEA SC	34.11 33.50	32.88 32.88	32.26 32.26	31.63 31.63	30.99 30.99	30.36 30.36	29.72 29.72	29.08 29.08	28.44 28.44	27.80 25.02	27.16 21.73	26.51 18.56	25.87 15.52	25.22 12.61	24.57 9.63	23.92 7.18	23.27 4.65	22.62 2.26	21.97 0.00
46	35.78	UEEA SC	35.14 34.49	33.84 33.84	33.18 33.18	32.52 31.85	31.85 31.18	31.18 30.51	30.51 29.84	29.84 29.16	28.44 28.44	25.02 25.64	21.73 22.25	18.56 19.00	15.52 15.88	12.61 12.89	9.63 10.04	7.18 7.32	4.65 4.75	2.26 2.30	0.00 0.00
47	36.91	UEEA SC	36.23 35.55	34.85 34.85	34.16 34.16	33.46 32.75	32.75 32.05	31.34 32.05	30.63 31.34	29.93 30.63	29.23 29.93	26.30 26.30	22.81 22.81	19.45 20.43	16.25 17.03	13.18 13.80	10.26 10.72	7.48 7.80	4.84 5.04	2.35 2.44	0.00 0.00
48	38.10	UEEA SC	37.38 36.65	35.92 35.92	35.18 34.44	33.70 32.96	32.96 32.22	31.34 32.22	30.63 31.34	29.93 30.63	29.23 29.93	26.30 26.30	22.81 22.81	19.45 20.43	16.25 17.03	13.18 13.80	10.26 10.72	7.48 7.80	4.84 5.04	2.35 2.44	0.00 0.00
49	39.35	UEEA SC	38.58 37.81	37.04 37.04	36.26 35.48	34.70 33.91	33.91 32.96	33.13 32.22	32.34 31.56	31.56 30.63	30.63 29.93	27.69 27.69	23.98 23.98	20.43 20.43	17.03 17.03	13.80 13.80	10.72 10.72	7.80 7.80	5.04 5.04	2.44 2.44	0.00 0.00
50	40.66	UEEA SC	39.84 39.03	38.21 38.21	37.38 36.56	35.74 34.91	34.91 34.08	34.08 33.25	33.25 32.42	32.42 31.59	31.59 30.75	29.92 29.92	26.80 26.80	23.40 23.40	19.84 19.84	16.12 16.12	12.96 13.07	9.79 9.95	5.14 5.24	2.49 2.53	0.00 0.00
51	42.02	UEEA SC	41.16 40.30	39.43 39.43	38.56 37.69	36.82 35.95	35.95 35.07	35.07 34.19	34.19 33.32	33.32 32.43	32.43 31.55	31.55 30.67	29.78 29.78	28.89 28.89	28.00 28.00	27.11 27.11	26.22 26.22	25.34 25.34	24.46 24.46	23.58 23.58	0.00 0.00
52	43.46	UEEA SC	42.54 41.63	40.71 39.79	38.87 38.87	37.95 37.03	37.03 36.10	36.10 35.17	35.17 34.24	34.24 33.31	33.31 32.38	32.38 31.44	31.44 30.50	30.50 29.56	29.56 28.62	28.62 27.69	27.69 26.75	26.75 25.82	25.82 24.90	24.90 24.00	0.00 0.00
53	44.96	UEEA SC	43.99 43.02	42.05 40.71	39.79 38.87	38.87 37.95	37.95 37.03	37.03 36.10	36.10 35.17	35.17 34.24	34.24 33.31	33.31 32.38	32.38 31.44	31.44 30.50	30.50 29.56	29.56 28.62	28.62 27.69	27.69 26.75	26.75 25.82	25.82 24.90	0.00 0.00
54	46.53	UEEA SC	45.50 44.47	43.44 42.41	41.38 40.35	39.31 38.27	38.27 37.23	37.23 36.19	36.19 35.14	35.14 34.09	34.09 33.04	33.04 31.99	31.99 30.94	30.94 29.90	29.90 28.86	28.86 27.83	27.83 26.82	26.82 25.82	25.82 24.82	24.82 23.82	0.00 0.00
55	48.17	UEEA SC	47.08 45.99	44.90 43.81	42.71 41.62	40.52 39.42	39.42 38.31	38.31 37.20	37.20 36.09	36.09 34.98	34.98 33.87	33.87 32.76	32.76 31.65	31.65 30.55	30.55 29.47	29.47 28.39	28.39 27.33	27.33 26.29	26.29 25.25	25.25 24.21	0.00 0.00
56	49.89	UEEA SC	48.74 47.58	46.43 45.26	44.10 42.94	41.77 40.60	40.60 39.42	39.42 38.25	38.25 37.07	37.07 35.89	35.89 34.71	34.71 33.54	33.54 32.38	32.38 31.22	31.22 30.09	30.09 28.96	28.96 27.86	27.86 26.77	26.77 25.68	25.68 24.59	0.00 0.00
57	51.70	UEEA SC	50.47 49.25	48.01 46.78	45.54 44.31	43.06 41.82	41.82 40.57	40.57 39.32	39.32 38.07	38.07 36.82	36.82 35.58	35.58 34.34	34.34 33.12	33.12 31.91	31.91 30.72	30.72 29.55	29.55 28.40	28.40 27.26	27.26 26.12	26.12 25.00	0.00 0.00
58	53.59	UEEA SC	52.29 50.98	49.67 48.36	47.04 45.73	44.40 43.08	43.08 41.75	41.75 40.42	40.42 39.10	39.10 37.78	37.78 36.47	36.47 35.17	35.17 33.89	33.89 32.62	32.62 31.38	31.38 30.15	30.15 28.94	28.94 27.75	27.75 26.56	26.56 25.37	0.00 0.00
59	55.59	UEEA SC	54.20 52.81	51.41 50.01	48.61 47.21	45.80 44.39	44.39 42.98	42.98 41.57	41.57 40.16	40.16 38.77	38.77 37.39	37.39 36.03	36.03 34.68	34.68 33.36	33.36 32.06	32.06 30.77	30.77 29.50	29.50 28.24	28.24 27.03	27.03 25.84	0.00 0.00
60	57.69	UEEA SC	56.21 54.72	53.24 52.24	51.74 50.25	48.75 47.25	47.25 45.74	45.74 44.25	44.25 42.75	42.75 41.27	41.27 39.80	39.80 38.35	38.35 36.92	36.92 35.51	35.51 34.12	34.12 32.75	32.75 31.40	31.40 30.06	30.06 28.75	28.75 27.44	0.00 0.00
61	59.91	UEEA SC	58.32 56.74	55.15 53.34	51.96 51.68	50.36 50.02	48.76 48.37	47.16 46.72	45.57 45.09	43.98 43.47	42.42 41.86	40.87 40.47	39.35 38.93	37.85 37.41	36.37 35.91	34.91 34.42	33.47 33.00	32.04 31.52	30.64 30.10	29.26 28.75	0.00 0.00
62	60.00	UEEA SC	58.36 56.73	55.09 53.45	51.80 51.45	50.15 49.75	48.51 48.06	46.87 46.38	45.24 44.71	43.63 43.06	42.04 41.46	40.47 40.02	38.93 38.45	37.41 36.91	35.91 35.39	34.42 33.88	33.00 32.46	31.52 30.94	30.06 29.50	28.75 28.24	0.00 0.00
63	60.00	UEEA SC	58.31 56.63	54.94 53.24	51.55 51.21	49.86 49.47	48.18 47.74	46.51 46.02	44.85 44.32	43.22 42.66	41.60 41.07	40.02 39.56	38.45 37.97	36.91 36.41	35.39 34.86	33.88 33.33	32.38 31.83	30.84 30.40	29.55 29.06	28.24 27.77	0.00 0.00
64	60.00	UEEA SC	58.26 56.52	54.78 52.76	51.30 50.96	49.57 49.18	47.85 47.41	46.14 45.66	44.46 43.94	42.80 42.25	41.17 40.54	39.56 38.93	37.97 37.41	36.41 35.91	34.86 34.34	33.33 32.79	31.83 31.29	30.40 29.84	29.06 28.48	27.77 27.19	0.00 0.00
65	60.00	UEEA SC	58.20 56.41	54.62 52.55	51.05 50.71	49.27 48.89	47.52 47.09	45.79 45.31	44.08 43.57	42.40 41.86	40.74 40.15	39.10 38.45	37.49 36.75	35.90 35.38	34.33 33.79	32.78 32.27	31.31 30.74	29.92 29.35	28.60 28.00	27.34 26.75	0.00 0.00
66	60.00	UEEA SC	58.15 56.30	54.45 52.61	50.79 50.46	48.98 48.60	47.19 46.77	45.43 44.97	43.70 43.21	41.99 41.46	40.31 39.78	38.64 38.18	37.00 36.51	35.38 34.86	33.79 33.30	32.27 31.76	30.84 30.33	29.48 28.94	28.18 27.62	26.95 26.40	0.00 0.00
67	60.00	UEEA SC	58.09 56.19	54.29 52.40	50.54 50.21	48.69 48.32	46.88 46.46	45.09 44.64	43.33 42.84	41.59 41.07	39.87 39.34	38.18 37.65	36.51 35.98	34.86 34.34	33.30 32.78	31.82 31.29	30.41 29.84	29.08 28.48	27.81 27.22	26.54 26.00	0.00 0.00
68	60.00	UEEA SC	58.03 56.07	54.12 52.20	50.29 50.00	48.42 48.05	46.57 46.16	44.75 44.30	42.95 42.47	41.18 40.67	39.43 38.91	37.71 37.18	36.01 35.49	34.39 33.87	32.87 32.35	31.41 30.89	30.03 29.51	28.72 28.18	27.41 26.87	26.21 25.68	0.00 0.00
69	60.00	UEEA SC	57.97 55.96	53.96 52.00	50.06 49.77	48.15 47.79	46.27 45.87	44.41 43.97	42.58 42.11	40.77 40.27	38.98 38.46	37.23 36.70	35.56 35.05	33.98 33.47	32.48 31.96	31.05 30.53	29.69 29.17	28.60 28.08	27.34 26.82	26.00 25.48	0.00 0.00
70	60.00	UEEA SC	57.91 55.85	53.81 51.81	49.83 49.74	47.88 47.49	45.96 45.57	44.06 43.63	42.11 41.73	40.27 39.86	38.42 37.93	36.62 36.10	34.82 34.31	33.05 32.54	31.31 30.80	29.63 29.12	28.34 27.83	27.10 26.59	25.96 25.45	24.86 24.35	0.00 0.00
71	60.00	UEEA SC	57.84 55.71	53.61 51.55	49.52 49.52	47.53 47.53	45.57 45.57	43.63 43.63	41.73 41.73	39.86 39.86	38.03 37.52	36.23 35.71	34.43 33.91	32.63 32.11	30.83 30.31	29.03 28.51	27.23 26.71	25.43 24.91	23.63 23.11	21.83 21.31	0.00 0.00

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Female (Rates per \$1000)
Select Smoker and Smoker

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
72	60.00	UIEA	57.81	55.65	53.53	51.44	49.37	47.33	45.32	43.34	41.39	39.53	37.78	36.11	34.52	33.01	30.13	28.86	27.70	26.57	25.25
	SC	57.74	55.52	53.34	51.19	49.07	46.99	44.95	42.93	40.95	39.07	37.37	35.80	34.26	32.77	31.50	28.62	27.46	26.33	25.01	
73	60.00	UIEA	57.76	55.56	53.38	51.24	49.12	47.04	44.98	42.95	41.03	39.21	37.47	35.83	34.26	32.70	29.95	28.75	27.57	26.21	24.77
	SC	57.69	55.42	53.19	50.99	48.83	46.70	44.61	42.55	40.60	38.76	36.93	35.31	33.77	32.28	30.93	28.16	26.96	25.79	24.43	
74	60.00	UIEA	57.71	55.45	53.22	51.03	48.86	46.72	44.62	42.61	40.72	38.92	37.22	35.59	33.97	32.48	29.66	28.64	27.22	25.73	24.25
	SC	57.64	55.32	53.03	50.78	48.57	46.40	44.26	42.23	40.31	38.49	36.99	35.39	33.77	32.28	31.00	28.23	27.22	25.85	24.49	
75	60.00	UIEA	57.65	55.33	53.05	50.79	48.57	46.38	44.30	42.34	40.46	38.69	36.99	35.31	33.77	32.35	29.53	28.50	27.04	25.53	24.00
	SC	57.58	55.21	52.86	50.56	48.29	46.07	43.95	41.96	40.07	38.27	36.77	35.09	33.52	32.03	30.76	27.94	26.93	25.56	24.11	
76	60.00	UIEA	57.52	55.08	52.68	50.32	48.00	45.80	43.72	41.75	39.88	38.10	36.57	35.07	33.66	32.29	29.45	28.42	26.96	25.49	24.00
	SC	57.45	54.95	52.49	50.07	47.77	45.61	43.55	41.60	39.74	37.90	36.29	34.61	32.97	31.56	30.24	27.40	26.37	24.90	23.43	
77	60.00	UIEA	57.52	55.07	52.67	50.29	48.03	45.91	43.87	41.95	40.11	38.29	36.61	35.07	33.66	32.29	29.45	28.42	26.96	25.49	24.00
	SC	57.45	54.95	52.49	50.07	47.77	45.61	43.55	41.60	39.74	37.90	36.29	34.61	32.97	31.56	30.24	27.40	26.37	24.90	23.43	
78	60.00	UIEA	57.45	54.93	52.46	50.10	47.88	45.76	43.76	41.84	39.94	38.19	36.58	35.11	33.68	32.01	30.25	28.51	26.86	25.31	23.74
	SC	57.38	54.81	52.28	49.89	47.63	45.47	43.44	41.50	39.57	37.81	36.27	34.76	33.28	31.75	30.22	27.38	25.73	24.18	22.63	
79	60.00	UIEA	57.37	54.78	52.33	50.01	47.79	45.70	43.70	41.71	39.88	38.20	36.67	35.17	33.73	32.28	29.45	28.42	26.96	25.49	24.00
	SC	57.31	54.67	52.16	49.79	47.55	45.42	43.39	41.38	39.53	37.84	36.29	34.76	33.28	31.75	30.22	27.38	25.73	24.18	22.63	
80	60.00	UIEA	57.29	54.72	52.29	49.98	47.79	45.69	43.61	41.71	39.95	38.34	36.78	35.28	33.84	32.43	29.63	28.60	27.05	25.51	24.00
	SC	57.23	54.60	52.13	49.78	47.55	45.42	43.32	41.38	39.61	37.98	36.57	35.07	33.63	32.22	30.81	28.01	26.96	25.51	24.00	
81	60.00	UIEA	57.30	54.76	52.34	50.04	47.85	45.67	43.68	41.84	40.15	38.52	36.91	35.40	33.96	32.55	29.75	28.72	27.17	25.63	24.11
	SC	57.24	54.65	52.18	49.84	47.62	45.41	43.38	41.53	39.82	38.16	36.67	35.17	33.73	32.32	30.91	28.11	27.06	25.61	24.11	
82	60.00	UIEA	57.34	54.80	52.39	50.10	47.82	45.73	43.80	42.04	40.33	38.63	37.09	35.59	34.14	32.73	29.93	28.90	27.35	25.81	24.29
	SC	57.28	54.69	52.24	49.91	47.59	45.47	43.52	41.73	40.00	37.98	36.57	35.07	33.63	32.22	30.81	28.01	26.96	25.51	24.00	
83	60.00	UIEA	57.34	54.82	52.42	50.04	47.85	45.84	43.99	42.20	40.41	38.79	37.27	35.73	34.28	32.87	30.07	29.04	27.49	25.95	24.43
	SC	57.29	54.72	52.27	49.85	47.63	45.59	43.71	41.90	39.79	37.57	36.17	34.67	33.22	31.81	30.41	27.61	26.56	25.11	23.57	
84	60.00	UIEA	57.36	54.85	52.35	50.06	47.96	46.03	44.15	42.34	40.66	39.09	37.57	36.07	34.62	33.21	30.41	29.38	27.83	26.29	24.77
	SC	57.31	54.75	52.21	49.88	47.74	45.78	43.88	42.07	40.35	38.79	37.27	35.73	34.28	32.87	31.46	28.66	27.61	26.16	24.63	
85	60.00	UIEA	57.37	54.76	52.36	50.16	48.14	46.18	44.39	42.60	40.99	39.46	37.93	36.43	34.98	33.49	30.69	29.66	28.11	26.57	25.04
	SC	57.32	54.66	52.22	49.98	47.93	45.94	44.02	42.20	40.57	39.04	37.51	36.01	34.56	33.15	31.74	28.94	27.89	26.34	24.81	

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge
Super Preferred Nonsmoker, Preferred Nonsmoker, Select Nonsmoker, and Nonsmoker

Age	E	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
18	17.86	UEA	17.75	17.65	17.54	17.43	17.31	17.19	17.07	16.94	16.82	16.68	16.55	16.41	16.26	16.11	15.96	15.80	15.64	15.47	15.30	15.12
		SC	17.75	17.65	17.54	17.43	17.31	17.19	17.07	16.94	16.82	16.68	14.90	13.13	11.38	9.67	7.98	6.32	4.69	3.09	1.53	0.00
19	18.11	UEA	18.00	17.89	17.78	17.66	17.54	17.42	17.29	17.16	17.02	16.88	16.74	16.59	16.44	16.28	16.12	15.95	15.78	15.61	15.43	15.25
		SC	18.00	17.89	17.78	17.66	17.54	17.42	17.29	17.16	17.02	16.88	15.07	13.27	11.51	9.77	8.06	6.38	4.73	3.12	1.54	0.00
20	18.38	UEA	18.27	18.15	18.03	17.91	17.78	17.65	17.51	17.37	17.23	17.09	16.93	16.78	16.62	16.45	16.28	16.11	15.93	15.75	15.56	15.37
		SC	18.27	18.15	18.03	17.91	17.78	17.65	17.51	17.37	17.23	17.09	15.24	13.42	11.63	9.87	8.14	6.44	4.78	3.15	1.56	0.00
21	18.66	UEA	18.54	18.41	18.29	18.16	18.02	17.89	17.75	17.60	17.45	17.30	17.14	16.97	16.81	16.63	16.46	16.27	16.09	15.90	15.70	15.50
		SC	18.54	18.41	18.29	18.16	18.02	17.89	17.75	17.60	17.45	17.30	15.43	13.58	11.77	9.98	8.23	6.51	4.83	3.18	1.57	0.00
22	18.95	UEA	18.82	18.69	18.56	18.42	18.28	18.14	17.99	17.84	17.68	17.52	17.35	17.18	17.00	16.82	16.63	16.44	16.25	16.05	15.84	15.63
		SC	18.82	18.69	18.56	18.42	18.28	18.14	17.99	17.84	17.68	17.52	15.62	13.74	11.90	10.09	8.32	6.58	4.88	3.21	1.58	0.00
23	19.25	UEA	19.12	18.98	18.84	18.70	18.55	18.40	18.24	18.08	17.91	17.74	17.57	17.39	17.20	17.01	16.82	16.62	16.41	16.20	15.99	15.77
		SC	19.12	18.98	18.84	18.70	18.55	18.40	18.24	18.08	17.91	17.74	15.81	13.91	12.04	10.21	8.41	6.65	4.92	3.24	1.60	0.00
24	19.56	UEA	19.42	19.28	19.13	18.98	18.83	18.67	18.50	18.33	18.16	17.98	17.79	17.60	17.41	17.21	17.01	16.80	16.58	16.36	16.14	15.91
		SC	19.42	19.28	19.13	18.98	18.83	18.67	18.50	18.33	18.16	17.98	16.01	14.08	12.19	10.33	8.51	6.72	4.97	3.27	1.61	0.00
25	19.89	UEA	19.75	19.60	19.44	19.28	19.12	18.95	18.78	18.60	18.41	18.22	18.03	17.83	17.62	17.40	17.17	16.94	16.71	16.47	16.23	16.00
		SC	19.75	19.60	19.44	19.28	19.12	18.95	18.78	18.60	18.41	18.22	16.23	14.26	12.33	10.45	8.60	6.79	5.03	3.31	1.63	0.00
26	20.24	UEA	20.08	19.92	19.76	19.59	19.42	19.24	19.06	18.87	18.68	18.48	18.27	18.06	17.85	17.63	17.40	17.17	16.94	16.69	16.45	16.20
		SC	20.08	19.92	19.76	19.59	19.42	19.24	19.06	18.87	18.68	18.48	16.44	14.45	12.50	10.58	8.70	6.87	5.08	3.34	1.65	0.00
27	20.60	UEA	20.43	20.27	20.09	19.92	19.73	19.54	19.35	19.15	18.95	18.74	18.52	18.30	18.08	17.85	17.61	17.37	17.12	16.87	16.61	16.35
		SC	20.43	20.27	20.09	19.92	19.73	19.54	19.35	19.15	18.95	18.74	16.67	14.64	12.66	10.71	8.81	6.95	5.14	3.37	1.66	0.00
28	20.97	UEA	20.80	20.62	20.44	20.25	20.06	19.86	19.65	19.44	19.23	19.01	18.78	18.55	18.31	18.07	17.82	17.57	17.31	17.05	16.78	16.50
		SC	20.80	20.62	20.44	20.25	20.06	19.86	19.65	19.44	19.23	19.01	16.90	14.84	12.82	10.84	8.91	7.03	5.19	3.41	1.68	0.00
29	21.36	UEA	21.18	20.99	20.80	20.60	20.40	20.19	19.97	19.75	19.52	19.29	19.05	18.81	18.56	18.31	18.05	17.78	17.51	17.23	16.95	16.66
		SC	21.18	20.99	20.80	20.60	20.40	20.19	19.97	19.75	19.52	19.29	17.15	15.05	12.99	10.99	9.03	7.11	5.25	3.45	1.70	0.00
30	21.77	UEA	21.58	21.38	21.17	20.96	20.75	20.53	20.30	20.07	19.83	19.59	19.34	19.08	18.82	18.55	18.28	18.00	17.71	17.42	17.13	16.83
		SC	21.58	21.38	21.17	20.96	20.75	20.53	20.30	20.07	19.83	19.59	17.41	15.26	13.17	11.13	9.14	7.20	5.31	3.48	1.71	0.00
31	22.20	UEA	21.99	21.78	21.57	21.35	21.12	20.89	20.65	20.40	20.15	19.89	19.63	19.36	19.08	18.80	18.52	18.22	17.93	17.62	17.31	16.99
		SC	21.99	21.78	21.57	21.35	21.12	20.89	20.65	20.40	20.15	19.89	17.67	15.49	13.36	11.28	9.26	7.29	5.38	3.52	1.73	0.00
32	22.65	UEA	22.43	22.21	21.98	21.75	21.51	21.26	21.01	20.75	20.48	20.21	19.94	19.65	19.36	19.07	18.77	18.46	18.15	17.83	17.50	17.17
		SC	22.43	22.21	21.98	21.75	21.51	21.26	21.01	20.75	20.48	20.21	17.95	15.72	13.55	11.44	9.39	7.38	5.45	3.57	1.75	0.00
33	23.12	UEA	22.89	22.66	22.42	22.17	21.92	21.65	21.39	21.11	20.83	20.55	20.26	19.96	19.65	19.34	19.03	18.70	18.37	18.04	17.69	17.35
		SC	22.89	22.66	22.42	22.17	21.92	21.65	21.39	21.11	20.83	20.55	18.23	15.97	13.76	11.60	9.52	7.48	5.51	3.61	1.77	0.00
34	23.62	UEA	23.37	23.13	22.87	22.61	22.34	22.06	21.78	21.49	21.20	20.90	20.59	20.27	19.95	19.63	19.29	18.95	18.61	18.25	17.90	17.53
		SC	23.37	23.13	22.87	22.61	22.34	22.06	21.78	21.49	21.20	20.90	18.53	16.22	13.97	11.78	9.65	7.58	5.58	3.65	1.79	0.00
35	24.14	UEA	23.88	23.62	23.35	23.07	22.78	22.49	22.19	21.88	21.58	21.26	20.94	20.60	20.27	19.92	19.57	19.21	18.85	18.48	18.10	17.72
		SC	23.88	23.62	23.35	23.07	22.78	22.49	22.19	21.88	21.58	21.26	18.85	16.48	14.19	11.95	9.79	7.68	5.66	3.70	1.81	0.00
36	24.68	UEA	24.41	24.13	23.84	23.55	23.25	22.94	22.62	22.30	21.97	21.64	21.30	20.93	20.55	20.16	19.76	19.36	18.95	18.54	18.13	17.72
		SC	24.41	24.13	23.84	23.55	23.25	22.94	22.62	22.30	21.97	21.64	19.17	16.76	14.41	12.14	9.93	7.79	5.73	3.74	1.83	0.00
37	25.25	UEA	24.96	24.67	24.36	24.05	23.73	23.41	23.07	22.73	22.39	22.03	21.67	21.30	20.93	20.55	20.16	19.76	19.36	18.95	18.54	18.13
		SC	24.96	24.67	24.36	24.05	23.73	23.41	23.07	22.73	22.39	22.03	19.50	17.04	14.65	12.33	10.08	7.90	5.81	3.79	1.85	0.00
38	25.85	UEA	25.54	25.23	24.91	24.58	24.24	23.89	23.54	23.18	22.82	22.44	22.06	21.67	21.28	20.87	20.46	20.05	19.62	19.20	18.77	18.34
		SC	25.54	25.23	24.91	24.58	24.24	23.89	23.54	23.18	22.82	22.44	19.85	17.34	14.90	12.52	10.23	8.02	5.89	3.84	1.88	0.00
39	26.48	UEA	26.15	25.82	25.48	25.13	24.77	24.40	24.03	23.65	23.27	22.87	22.47	22.06	21.64	21.21	20.78	20.34	19.90	19.46	19.01	18.55
		SC	26.15	25.82	25.48	25.13	24.77	24.40	24.03	23.65	23.27	22.87	20.22	17.65	15.15	12.73	10.39	8.14	5.97	3.89	1.90	0.00
40	27.14	UEA	26.79	26.44	26.07	25.70	25.32	24.94	24.54	24.14	23.73	23.31	22.89	22.45	22.01	21.56	21.11	20.65	20.19	19.73	19.25	18.78
		SC	26.79	26.44	26.07	25.70	25.32	24.94	24.54	24.14	23.73	23.31	20.60	17.96	15.41	12.94	10.56	8.26	6.06	3.95	1.93	0.00
41	27.83	UEA	27.46	27.09	26.70	26.31	25.91	25.50	25.08	24.65	24.22	23.78	23.32	22.87	22.40	21.93	21.46	20.98	20.49	20.00	19.51	19.00
		SC	27.46	27.09	26.70	26.31	25.91	25.50	25.08	24.65	24.22	23.78	20.99	18.30	15.68	13.16	10.73	8.39	6.15	4.00	1.95	0.00
42	28.56	UEA	28.17	27.77	27.36	26.94	26.52	26.08	25.64	25.19	24.73	24.26	23.78	23.30	22.81	22.31	21.81	21.31	20.80	20.28	19.76	19.24
		SC	28.17	27.77	27.36	26.94	26.52	26.08	25.64	25.19	24.73	24.26	21.40	18.64	15.97	13.39	10.91	8.52	6.24	4.06	1.98	0.00
43	29.33	UEA	28.91	28.48	28.05	27.61	27.16	26.69	26.22	25.74	25.25	24.76	24.26	23.75	23.23	22.71	22.19	21.66	21.12	20.58	20.03	19.48
		SC	28.91	28.48	28.05	27.61	27.16	26.69	26.22	25.74	25.25	24.76	21.83	19.00	16.26	13.63	11.10	8.66	6.34	4.12	2.00	0.00
44	30.13	UEA	29.69	29.24	28.77	28.30	27.82	27.33	26.83	26.32	25.81	25.28	24.75	24.21	23.67	23.13	22.57	22.01	21.45	20.88	20.31	19.73
		SC	29.69	29.24	28.77	28.30	27.82	27.33	26.83	26.32	25.81	25.28	22.28	19.37	16.57	13.88	11.29	8.80	6.44	4.18	2.03	0.00

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge
Super Preferred Nonsmoker, Preferred Nonsmoker, Select Nonsmoker, and Nonsmoker
Unisex (Rates per \$1000)

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
45	UEUA	30.51	30.02	29.53	29.03	28.52	28.00	27.47	26.93	26.38	25.82	25.26	24.70	24.13	23.55	22.97	22.38	21.78	21.19	20.59	19.99
	SC	30.51	30.02	29.53	29.03	28.52	28.00	27.47	26.93	26.38	25.82	25.26	24.70	24.13	23.55	22.97	22.38	21.78	21.19	20.59	19.99
46	UEUA	31.36	30.85	30.33	29.79	29.25	28.69	28.13	27.56	26.98	26.39	25.80	25.21	24.60	23.99	23.38	22.76	6.53	4.24	2.06	0.00
	SC	31.36	30.85	30.33	29.79	29.25	28.69	28.13	27.56	26.98	26.39	25.80	25.21	24.60	23.99	23.38	22.76	22.13	21.51	20.88	20.26
47	UEUA	32.26	31.72	31.16	30.59	30.01	29.42	28.82	28.21	27.60	26.98	26.36	25.73	25.09	24.45	23.80	23.15	22.49	21.84	2.09	0.00
	SC	32.26	31.72	31.16	30.59	30.01	29.42	28.82	28.21	27.60	26.98	26.36	25.73	25.09	24.45	23.80	23.15	22.49	21.84	2.09	0.00
48	UEUA	33.21	32.62	32.03	31.42	30.80	30.17	29.54	28.90	28.25	27.60	26.94	26.27	25.60	24.92	24.24	23.55	22.87	22.18	2.12	0.00
	SC	33.21	32.62	32.03	31.42	30.80	30.17	29.54	28.90	28.25	27.60	26.94	26.27	25.60	24.92	24.24	23.55	22.87	22.18	2.12	0.00
49	UEUA	34.21	33.58	32.94	32.30	31.64	30.98	30.30	29.63	28.94	28.25	27.55	26.84	26.13	25.41	24.70	23.98	23.26	22.54	2.18	0.00
	SC	34.21	33.58	32.94	32.30	31.64	30.98	30.30	29.63	28.94	28.25	27.55	26.84	26.13	25.41	24.70	23.98	23.26	22.54	2.18	0.00
50	UEUA	35.26	34.59	33.91	33.23	32.53	31.82	31.11	30.39	29.67	28.93	28.19	27.44	26.69	25.94	25.18	24.43	23.67	22.91	22.14	0.00
	SC	35.26	34.59	33.91	33.23	32.53	31.82	31.11	30.39	29.67	28.93	28.19	27.44	26.69	25.94	25.18	24.43	23.67	22.91	22.14	0.00
51	UEUA	36.38	35.66	34.94	34.21	33.46	32.72	31.96	31.20	30.42	29.64	28.85	28.06	27.27	26.48	25.69	24.89	24.09	23.28	22.48	0.00
	SC	36.38	35.66	34.94	34.21	33.46	32.72	31.96	31.20	30.42	29.64	28.85	28.06	27.27	26.48	25.69	24.89	24.09	23.28	22.48	0.00
52	UEUA	37.56	36.80	36.02	35.24	34.45	33.66	32.85	32.04	31.22	30.39	29.56	28.72	27.89	27.05	26.21	25.37	24.52	23.67	22.82	0.00
	SC	37.56	36.80	36.02	35.24	34.45	33.66	32.85	32.04	31.22	30.39	29.56	28.72	27.89	27.05	26.21	25.37	24.52	23.67	22.82	0.00
53	UEUA	38.80	37.99	37.17	36.34	35.50	34.65	33.79	32.92	32.05	31.17	30.29	29.41	28.53	27.64	26.75	25.86	24.96	24.06	23.17	0.00
	SC	38.80	37.99	37.17	36.34	35.50	34.65	33.79	32.92	32.05	31.17	30.29	29.41	28.53	27.64	26.75	25.86	24.96	24.06	23.17	0.00
54	UEUA	40.12	39.25	38.37	37.49	36.59	35.68	34.77	33.84	32.92	31.99	31.06	30.13	29.19	28.25	27.31	26.36	25.41	24.47	23.53	0.00
	SC	40.12	39.25	38.37	37.49	36.59	35.68	34.77	33.84	32.92	31.99	31.06	30.13	29.19	28.25	27.31	26.36	25.41	24.47	23.53	0.00
55	UEUA	41.51	40.58	39.64	38.69	37.73	36.76	35.79	34.81	33.83	32.85	31.86	30.87	29.88	28.88	27.88	26.88	25.87	24.88	23.90	0.00
	SC	41.51	40.58	39.64	38.69	37.73	36.76	35.79	34.81	33.83	32.85	31.86	30.87	29.88	28.88	27.88	26.88	25.87	24.88	23.90	0.00
56	UEUA	42.97	41.98	40.97	39.96	38.93	37.90	36.86	35.82	34.78	33.74	32.69	31.64	30.58	29.52	28.46	27.40	26.35	25.31	24.28	0.00
	SC	42.97	41.98	40.97	39.96	38.93	37.90	36.86	35.82	34.78	33.74	32.69	31.64	30.58	29.52	28.46	27.40	26.35	25.31	24.28	0.00
57	UEUA	44.51	43.44	42.37	41.28	40.18	39.08	37.98	36.88	35.77	34.66	33.55	32.43	31.30	30.17	29.05	27.94	26.83	25.74	24.66	0.00
	SC	44.51	43.44	42.37	41.28	40.18	39.08	37.98	36.88	35.77	34.66	33.55	32.43	31.30	30.17	29.05	27.94	26.83	25.74	24.66	0.00
58	UEUA	46.13	44.98	43.83	42.67	41.50	40.33	39.16	37.98	36.80	35.62	34.43	33.24	32.04	30.85	29.66	28.49	27.33	26.18	25.04	0.00
	SC	46.13	44.98	43.83	42.67	41.50	40.33	39.16	37.98	36.80	35.62	34.43	33.24	32.04	30.85	29.66	28.49	27.33	26.18	25.04	0.00
59	UEUA	47.85	46.62	45.38	44.14	42.90	41.65	40.40	39.15	37.89	36.62	35.35	34.08	32.81	31.55	30.31	29.07	27.85	26.64	25.45	0.00
	SC	47.85	46.62	45.38	44.14	42.90	41.65	40.40	39.15	37.89	36.62	35.35	34.08	32.81	31.55	30.31	29.07	27.85	26.64	25.45	0.00
60	UEUA	49.68	48.36	47.03	45.71	44.38	43.05	41.71	40.37	39.02	37.67	36.31	34.96	33.62	32.29	30.98	29.67	28.38	27.11	25.87	0.00
	SC	49.68	48.36	47.03	45.71	44.38	43.05	41.71	40.37	39.02	37.67	36.31	34.96	33.62	32.29	30.98	29.67	28.38	27.11	25.87	0.00
61	UEUA	51.62	50.20	48.79	47.37	45.95	44.52	43.09	41.65	40.21	38.76	37.32	35.89	34.47	33.07	31.67	30.30	28.94	27.61	26.31	0.00
	SC	51.62	50.20	48.79	47.37	45.95	44.52	43.09	41.65	40.21	38.76	37.32	35.89	34.47	33.07	31.67	30.30	28.94	27.61	26.31	0.00
62	UEUA	53.68	52.17	50.65	49.13	47.61	46.08	44.54	42.99	41.44	39.90	38.37	36.86	35.35	33.87	32.40	30.94	29.52	28.13	26.78	0.00
	SC	53.68	52.17	50.65	49.13	47.61	46.08	44.54	42.99	41.44	39.90	38.37	36.86	35.35	33.87	32.40	30.94	29.52	28.13	26.78	0.00
63	UEUA	55.87	54.24	52.61	50.98	49.34	47.69	46.04	44.38	42.73	41.09	39.47	37.86	36.27	34.69	33.14	31.62	30.13	28.68	27.29	0.00
	SC	55.87	54.24	52.61	50.98	49.34	47.69	46.04	44.38	42.73	41.09	39.47	37.86	36.27	34.69	33.14	31.62	30.13	28.68	27.29	0.00
64	UEUA	58.18	56.43	54.68	52.92	51.15	49.38	47.60	45.83	44.07	42.33	40.61	38.90	37.21	35.54	33.91	32.31	30.76	29.27	27.83	0.00
	SC	58.18	56.43	54.68	52.92	51.15	49.38	47.60	45.83	44.07	42.33	40.61	38.90	37.21	35.54	33.91	32.31	30.76	29.27	27.83	0.00
65	UEUA	60.00	58.39	56.75	55.09	53.42	51.75	50.09	48.42	46.75	45.09	43.42	41.75	40.09	38.42	36.75	35.09	33.42	31.75	30.09	0.00
	SC	60.00	58.39	56.75	55.09	53.42	51.75	50.09	48.42	46.75	45.09	43.42	41.75	40.09	38.42	36.75	35.09	33.42	31.75	30.09	0.00
66	UEUA	62.00	60.39	58.75	57.11	55.46	53.81	52.16	50.51	48.86	47.21	45.56	43.91	42.26	40.61	38.96	37.31	35.66	34.01	32.36	0.00
	SC	62.00	60.39	58.75	57.11	55.46	53.81	52.16	50.51	48.86	47.21	45.56	43.91	42.26	40.61	38.96	37.31	35.66	34.01	32.36	0.00
67	UEUA	64.00	62.39	60.75	59.11	57.46	55.81	54.16	52.51	50.86	49.21	47.56	45.91	44.26	42.61	40.96	39.31	37.66	36.01	34.36	0.00
	SC	64.00	62.39	60.75	59.11	57.46	55.81	54.16	52.51	50.86	49.21	47.56	45.91	44.26	42.61	40.96	39.31	37.66	36.01	34.36	0.00
68	UEUA	66.00	64.39	62.75	61.11	59.46	57.81	56.16	54.51	52.86	51.21	49.56	47.91	46.26	44.61	42.96	41.31	39.66	38.01	36.36	0.00
	SC	66.00	64.39	62.75	61.11	59.46	57.81	56.16	54.51	52.86	51.21	49.56	47.91	46.26	44.61	42.96	41.31	39.66	38.01	36.36	0.00
69	UEUA	68.00	66.39	64.75	63.11	61.46	59.81	58.16	56.51	54.86	53.21	51.56	49.91	48.26	46.61	44.96	43.31	41.66	40.01	38.36	0.00
	SC	68.00	66.39	64.75	63.11	61.46	59.81	58.16	56.51	54.86	53.21	51.56	49.91	48.26	46.61	44.96	43.31	41.66	40.01	38.36	0.00
70	UEUA	70.00	68.39	66.75	65.11	63.46	61.81	60.16	58.51	56.86	55.21	53.56	51.91	50.26	48.61	46.96	45.31	43.66	42.01	40.36	0.00
	SC	70.00	68.39	66.75	65.11	63.46	61.81	60.16	58.51	56.86	55.21	53.56	51.91	50.26	48.61	46.96	45.31	43.66	42.01	40.36	0.00
71	UEUA	72.00	70.39	68.75	67.11	65.46	63.81	62.16	60.51	58.86	57.21	55.56	53.91	52.26	50.61	48.96	47.31	45.66	44.01	42.36	0.00
	SC	72.00	70.39	68.75	67.11	65.46	63.81	62.16	60.51	58.86	57.21	55.56	53.91	52.26	50.61	48.96	47.31	45.66	44.01	42.36	0.00

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge
Unisex (Rates per \$1000)
Super Preferred Nonsmoker, Preferred Nonsmoker, Select Nonsmoker, and Nonsmoker

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
72	UEUA	57.70	55.42	53.16	50.92	48.71	46.53	44.39	42.30	40.27	38.31	36.43	34.62	32.87	31.21	29.62	28.13	26.74	25.47	24.27	23.03
	SC	57.62	55.27	52.94	50.65	48.39	46.16	43.98	41.86	39.80	37.82	35.94	34.18	32.54	31.01	29.51	28.04	26.61	25.28	24.00	22.76
73	UEUA	57.63	55.28	52.95	50.65	48.38	46.16	43.99	41.87	39.84	37.88	36.00	34.18	32.46	30.80	29.25	27.81	26.48	25.23	24.03	22.77
	SC	57.55	55.13	52.74	50.38	48.07	45.80	43.59	41.44	39.39	37.41	35.50	33.74	32.07	30.45	28.90	27.49	26.17	24.94	23.75	22.50
74	UEUA	57.55	55.13	52.73	50.37	48.06	45.80	43.59	41.48	39.44	37.48	35.59	33.79	32.06	30.45	28.95	27.57	26.27	24.94	23.60	22.32
	SC	57.47	54.98	52.53	50.11	47.75	45.44	43.21	41.06	39.00	37.02	35.11	33.32	31.65	30.10	28.64	27.30	26.04	24.86	23.72	22.53
75	UEUA	57.47	54.97	52.51	50.10	47.74	45.45	43.24	41.12	39.07	37.10	35.23	33.42	31.74	30.18	28.74	27.39	26.14	24.97	23.84	22.66
	SC	57.40	54.83	52.31	49.84	47.44	45.10	42.86	40.71	38.64	36.66	34.79	33.02	31.37	30.00	28.68	27.40	26.22	25.09	23.99	22.84
76	UEUA	57.39	54.82	52.30	49.84	47.44	45.14	42.92	40.78	38.73	36.77	34.89	33.14	31.51	30.00	28.59	27.14	25.99	24.90	23.84	22.72
	SC	57.31	54.68	52.10	49.59	47.15	44.80	42.55	40.39	38.32	36.34	34.46	32.71	31.07	29.57	28.14	26.76	25.52	24.41	23.34	22.24
77	UEUA	57.31	54.67	52.10	49.60	47.19	44.87	42.64	40.49	38.44	36.48	34.64	32.94	31.37	29.89	28.37	26.85	25.39	24.03	22.99	21.86
	SC	57.24	54.54	51.91	49.35	46.90	44.55	42.28	40.11	38.04	36.06	34.22	32.54	30.97	29.54	28.11	26.70	25.54	24.47	23.41	22.32
78	UEUA	57.24	54.55	51.92	49.40	46.97	44.63	42.39	40.25	38.19	36.27	34.48	32.84	31.29	29.70	28.11	26.58	25.16	23.93	22.85	21.98
	SC	57.17	54.41	51.73	49.16	46.69	44.32	42.04	39.88	37.80	35.87	34.06	32.40	30.83	29.30	27.71	26.30	25.14	24.09	23.04	21.97
79	UEUA	57.17	54.42	51.78	49.24	46.78	44.43	42.18	40.03	38.01	36.15	34.42	32.80	31.13	29.46	27.86	26.37	25.08	23.95	23.04	21.97
	SC	57.10	54.29	51.59	49.01	46.51	44.13	41.85	39.67	37.64	35.76	34.02	32.40	30.82	29.24	27.67	26.32	25.13	24.17	23.05	21.88
80	UEUA	57.11	54.33	51.67	49.09	46.62	44.27	42.00	39.89	37.93	36.12	34.42	32.87	31.36	29.74	28.17	26.70	25.60	24.57	23.52	22.45
	SC	57.04	54.21	51.49	48.87	46.36	43.97	41.68	39.55	37.57	35.74	34.03	32.46	30.91	29.30	27.73	26.37	25.26	24.23	23.18	22.11
81	UEUA	57.08	54.28	51.57	48.98	46.50	44.12	41.91	39.85	37.94	36.16	34.32	32.78	31.13	29.47	27.89	26.40	25.30	24.27	23.22	22.14
	SC	57.01	54.15	51.40	48.76	46.25	43.84	41.60	39.52	37.60	35.79	34.00	32.40	30.82	29.24	27.67	26.32	25.13	24.10	23.05	21.98
82	UEUA	57.05	54.21	51.48	48.88	46.38	44.05	41.88	39.88	38.00	36.07	34.14	32.54	30.96	29.30	27.71	26.22	25.12	24.09	23.04	21.97
	SC	56.99	54.09	51.31	48.67	46.13	43.77	41.58	39.56	37.67	35.72	33.80	32.13	30.56	29.00	27.41	26.04	24.94	23.89	22.84	21.77
83	UEUA	57.01	54.14	51.40	48.77	46.32	44.04	41.94	39.96	37.93	36.00	34.06	32.43	30.86	29.29	27.70	26.21	25.11	24.07	23.02	21.95
	SC	56.94	54.02	51.24	48.57	46.09	43.78	41.65	39.66	37.61	35.67	33.72	32.05	30.48	28.91	27.32	25.84	24.74	23.69	22.64	21.57
84	UEUA	56.97	54.10	51.33	48.75	46.35	44.14	42.06	39.92	37.78	35.73	33.82	32.16	30.59	29.02	27.43	25.94	24.84	23.79	22.74	21.67
	SC	56.91	53.98	51.17	48.55	46.12	43.88	41.78	39.62	37.47	35.41	33.46	31.79	30.22	28.65	27.06	25.57	24.47	23.42	22.37	21.30
85	UEUA	56.96	54.05	51.33	48.81	46.48	44.29	42.04	39.79	37.62	35.61	33.66	32.00	30.43	28.86	27.27	25.78	24.68	23.63	22.58	21.51
	SC	56.91	53.94	51.18	48.62	46.26	44.04	41.77	39.50	37.32	35.30	33.35	31.68	30.11	28.54	26.95	25.46	24.36	23.31	22.26	21.19

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Unisex (Rates per \$1000)
Select Smoker and Smoker

Age	E	Duration																				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
18	19.67	UEUA	19.53	19.38	19.24	19.09	18.93	18.78	18.62	18.45	18.28	18.11	17.93	17.75	17.56	17.37	17.17	16.97	16.76	16.55	16.33	16.10
19	20.00	SC	19.53	19.38	19.24	19.09	18.93	18.78	18.62	18.45	18.28	18.11	16.14	14.20	12.29	10.42	8.59	6.79	5.03	3.31	1.63	0.00
		UEUA	19.85	19.70	19.55	19.39	19.23	19.06	18.90	18.72	18.55	18.37	17.93	17.79	17.59	17.38	17.16	16.94	16.72	16.49	16.26	16.00
20	20.34	SC	19.85	19.70	19.55	19.39	19.23	19.06	18.90	18.72	18.55	18.37	16.36	14.39	12.45	10.55	8.69	6.86	5.08	3.34	1.65	0.00
		UEUA	20.18	20.03	19.87	19.70	19.53	19.36	19.18	19.00	18.82	18.63	18.43	18.23	18.02	17.80	17.58	17.36	17.13	16.90	16.66	16.41
21	20.69	SC	20.18	20.03	19.87	19.70	19.53	19.36	19.18	19.00	18.82	18.63	16.59	14.58	12.61	10.68	8.79	6.94	5.14	3.38	1.67	0.00
		UEUA	20.53	20.37	20.20	20.02	19.85	19.67	19.48	19.29	19.09	18.89	18.68	18.47	18.25	18.03	17.80	17.56	17.32	17.07	16.82	16.57
22	21.06	SC	20.53	20.37	20.20	20.02	19.85	19.67	19.48	19.29	19.09	18.89	16.81	14.78	12.78	10.82	8.90	7.02	5.20	3.41	1.68	0.00
		UEUA	20.89	20.72	20.54	20.36	20.17	19.98	19.79	19.59	19.38	19.17	17.06	14.98	12.94	10.96	9.01	7.11	5.25	3.45	1.70	0.00
23	21.44	SC	20.89	20.72	20.54	20.36	20.17	19.98	19.79	19.59	19.38	19.17	17.06	14.98	12.94	10.96	9.01	7.11	5.25	3.45	1.70	0.00
		UEUA	21.27	21.08	20.90	20.71	20.51	20.31	20.10	19.89	19.67	19.45	19.22	18.98	18.74	18.49	18.24	17.98	17.71	17.44	17.17	16.89
24	21.84	SC	21.27	21.08	20.90	20.71	20.51	20.31	20.10	19.89	19.67	19.45	19.22	18.98	18.74	18.49	18.24	17.98	17.71	17.44	17.17	16.89
		UEUA	21.66	21.47	21.27	21.07	20.86	20.65	20.43	20.21	19.98	19.74	19.50	19.25	18.99	18.73	18.47	18.20	17.92	17.63	17.35	17.05
25	22.26	SC	21.66	21.47	21.27	21.07	20.86	20.65	20.43	20.21	19.98	19.74	17.55	15.40	13.29	11.24	9.24	7.28	5.38	3.53	1.74	0.00
		UEUA	22.06	21.86	21.66	21.44	21.23	21.00	20.77	20.53	20.29	20.04	19.78	19.52	19.26	18.98	18.70	18.42	18.13	17.83	17.53	17.22
26	22.69	SC	22.06	21.86	21.66	21.44	21.23	21.00	20.77	20.53	20.29	20.04	19.78	19.52	19.26	18.98	18.70	18.42	18.13	17.83	17.53	17.22
		UEUA	22.49	22.28	22.06	21.83	21.60	21.36	21.12	20.87	20.61	20.35	20.08	19.81	19.52	19.24	18.94	18.64	18.34	18.03	17.72	17.40
27	23.15	SC	22.49	22.28	22.06	21.83	21.60	21.36	21.12	20.87	20.61	20.35	18.07	15.85	13.66	11.54	9.47	7.46	5.50	3.61	1.77	0.00
		UEUA	22.93	22.70	22.47	22.24	21.99	21.74	21.48	21.22	20.95	20.67	20.39	20.10	19.80	19.50	19.19	18.88	18.56	18.24	17.91	17.58
28	23.62	SC	22.93	22.70	22.47	22.24	21.99	21.74	21.48	21.22	20.95	20.67	20.39	20.10	19.80	19.50	19.19	18.88	18.56	18.24	17.91	17.58
		UEUA	23.39	23.15	22.90	22.65	22.39	22.13	21.85	21.58	21.29	21.00	20.70	20.39	20.08	19.77	19.44	19.12	18.78	18.45	18.11	17.76
29	24.11	SC	23.39	23.15	22.90	22.65	22.39	22.13	21.85	21.58	21.29	21.00	20.70	20.39	20.08	19.77	19.44	19.12	18.78	18.45	18.11	17.76
		UEUA	23.87	23.61	23.35	23.09	22.81	22.53	22.24	21.95	21.65	21.34	21.03	20.71	20.38	20.05	19.71	19.37	19.02	18.67	18.31	17.95
30	24.63	SC	23.87	23.61	23.35	23.09	22.81	22.53	22.24	21.95	21.65	21.34	18.93	16.57	14.27	12.03	9.86	7.75	5.71	3.73	1.83	0.00
		UEUA	24.37	24.10	23.83	23.54	23.25	22.96	22.65	22.34	22.02	21.70	19.23	16.82	14.48	12.20	10.00	7.85	5.78	3.78	1.85	0.00
31	25.18	SC	24.37	24.10	23.83	23.54	23.25	22.96	22.65	22.34	22.02	21.70	19.23	16.82	14.48	12.20	10.00	7.85	5.78	3.78	1.85	0.00
		UEUA	24.90	24.61	24.32	24.02	23.72	23.40	23.08	22.75	22.42	22.08	21.73	21.37	21.01	20.65	20.28	19.90	19.52	19.14	18.74	18.35
32	25.75	SC	24.90	24.61	24.32	24.02	23.72	23.40	23.08	22.75	22.42	22.08	21.73	21.37	21.01	20.65	20.28	19.90	19.52	19.14	18.74	18.35
		UEUA	25.46	25.15	24.84	24.53	24.20	23.87	23.53	23.18	22.83	22.47	22.10	21.73	21.35	20.97	20.58	20.19	19.79	19.38	18.97	18.56
33	26.35	SC	25.46	25.15	24.84	24.53	24.20	23.87	23.53	23.18	22.83	22.47	22.10	21.73	21.35	20.97	20.58	20.19	19.79	19.38	18.97	18.56
		UEUA	26.04	25.72	25.39	25.06	24.71	24.36	24.00	23.64	23.26	22.88	22.50	22.11	21.71	21.31	20.90	20.49	20.07	19.64	19.21	18.78
34	26.99	SC	26.04	25.72	25.39	25.06	24.71	24.36	24.00	23.64	23.26	22.88	22.50	22.11	21.71	21.31	20.90	20.49	20.07	19.64	19.21	18.78
		UEUA	26.65	26.31	25.97	25.61	25.25	24.87	24.49	24.11	23.71	23.31	22.91	22.50	22.08	21.66	21.23	20.80	20.36	19.91	19.46	19.01
35	27.65	SC	26.65	26.31	25.97	25.61	25.25	24.87	24.49	24.11	23.71	23.31	22.91	22.50	22.08	21.66	21.23	20.80	20.36	19.91	19.46	19.01
		UEUA	27.30	26.94	26.57	26.19	25.80	25.41	25.01	24.60	24.19	23.77	23.34	22.91	22.47	22.03	21.58	21.12	20.66	20.19	19.72	19.25
36	28.35	SC	27.30	26.94	26.57	26.19	25.80	25.41	25.01	24.60	24.19	23.77	23.34	22.91	22.47	22.03	21.58	21.12	20.66	20.19	19.72	19.25
		UEUA	27.97	27.59	27.20	26.80	26.39	25.97	25.55	25.12	24.68	24.24	23.79	23.34	22.88	22.41	21.93	21.45	20.97	20.48	20.00	19.51
37	29.08	SC	27.97	27.59	27.20	26.80	26.39	25.97	25.55	25.12	24.68	24.24	23.79	23.34	22.88	22.41	21.93	21.45	20.97	20.48	20.00	19.51
		UEUA	28.68	28.28	27.86	27.44	27.00	26.56	26.11	25.66	25.20	24.73	24.26	23.78	23.29	22.80	22.30	21.80	21.29	20.79	20.29	19.78
38	29.85	SC	28.68	28.28	27.86	27.44	27.00	26.56	26.11	25.66	25.20	24.73	24.26	23.78	23.29	22.80	22.30	21.80	21.29	20.79	20.29	19.78
		UEUA	29.43	29.00	28.55	28.10	27.64	27.18	26.71	26.23	25.74	25.25	24.73	24.26	23.78	23.29	22.80	22.30	21.80	21.29	20.79	20.29
39	30.67	SC	29.43	29.00	28.55	28.10	27.64	27.18	26.71	26.23	25.74	25.25	24.73	24.26	23.78	23.29	22.80	22.30	21.80	21.29	20.79	20.29
		UEUA	30.21	29.75	29.28	28.80	28.32	27.83	27.33	26.82	26.31	25.79	25.26	24.73	24.18	23.64	23.09	22.55	22.00	21.45	20.91	20.36
40	31.52	SC	30.21	29.75	29.28	28.80	28.32	27.83	27.33	26.82	26.31	25.79	25.26	24.73	24.18	23.64	23.09	22.55	22.00	21.45	20.91	20.36
		UEUA	31.04	30.55	30.05	29.54	29.03	28.51	27.98	27.45	26.90	26.35	25.79	25.23	24.66	24.09	23.52	22.95	22.38	21.81	21.24	20.66
41	32.42	SC	31.04	30.55	30.05	29.54	29.03	28.51	27.98	27.45	26.90	26.35	25.79	25.23	24.66	24.09	23.52	22.95	22.38	21.81	21.24	20.66
		UEUA	31.90	31.38	30.85	30.32	29.77	29.22	28.67	28.10	27.52	26.94	26.35	25.76	25.16	24.56	23.97	23.37	22.78	22.18	21.58	20.98
42	33.36	SC	31.90	31.38	30.85	30.32	29.77	29.22	28.67	28.10	27.52	26.94	26.35	25.76	25.16	24.56	23.97	23.37	22.78	22.18	21.58	20.98
		UEUA	32.82	32.26	31.70	31.13	30.56	29.98	29.38	28.78	28.17	27.55	26.93	26.31	25.69	25.06	24.44	23.82	23.19	22.56	21.94	21.31
43	34.35	SC	32.82	32.26	31.70	31.13	30.56	29.98	29.38	28.78	28.17	27.55	26.93	26.31	25.69	25.06						

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Unisex (Rates per \$1000)
Select Smoker and Smoker

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
45	UEUA SC	35.83 35.83	35.17 35.17	34.50 34.50	33.82 33.82	33.13 33.13	32.42 32.42	31.71 31.71	31.00 31.00	30.28 30.28	29.56 29.56	28.85 28.85	28.13 28.13	27.41 19.19	26.69 16.01	25.97 10.10	25.25 12.99	24.52 7.36	23.81 4.76	23.10 2.31	22.40 0.00
46	UEUA SC	36.94 36.94	36.24 36.24	35.52 35.52	34.79 34.79	34.05 34.05	33.31 33.31	32.56 31.80	31.80 31.05	30.30 31.05	29.54 30.30	28.79 28.04	28.03 23.03	27.28 19.63	26.52 16.37	25.76 10.30	25.01 7.50	24.26 4.85	23.52 2.35	22.79 0.00	
47	UEUA SC	38.10 38.10	37.35 37.35	36.58 36.58	35.81 35.81	35.02 35.02	34.23 34.23	33.44 32.65	32.65 31.86	31.07 31.86	30.28 31.07	29.48 27.25	28.68 23.58	28.08 20.08	27.28 16.73	26.29 10.52	25.51 13.54	24.74 7.65	23.97 4.95	23.20 2.40	22.40 0.00
48	UEUA SC	39.32 39.32	38.51 38.51	37.69 37.69	36.87 36.87	36.04 36.04	35.20 35.20	34.37 34.37	33.54 33.54	32.70 32.70	31.87 31.87	31.03 27.93	30.19 24.15	29.35 20.55	28.51 17.11	27.68 13.84	26.84 10.74	26.04 7.81	25.23 5.05	24.42 2.44	23.61 0.00
49	UEUA SC	40.60 40.60	39.74 39.74	38.87 38.87	38.00 38.00	37.12 37.12	36.24 36.24	35.36 35.36	34.48 34.48	33.60 33.60	32.72 32.72	28.65 27.93	24.75 20.44	21.04 17.51	17.51 13.06	14.16 10.98	10.98 7.98	5.15 2.49	0.00 0.00	0.00 0.00	0.00 0.00
50	UEUA SC	41.96 41.96	41.04 41.04	40.12 40.12	39.19 39.19	38.26 38.26	37.33 37.33	36.41 36.41	35.48 35.48	34.55 34.55	33.61 33.61	32.68 29.41	31.74 25.39	30.81 21.57	29.90 17.94	28.99 14.50	28.09 11.24	27.19 8.16	26.29 5.26	25.39 2.54	24.49 0.00
51	UEUA SC	43.40 43.40	42.42 42.42	41.44 41.44	40.46 40.46	39.48 39.48	38.50 38.50	37.52 37.52	36.53 36.53	35.54 35.54	34.55 34.55	33.56 30.20	32.58 26.06	31.61 22.13	30.65 18.39	29.70 14.85	28.75 11.50	27.80 8.34	26.85 5.37	25.89 2.59	24.94 0.00
52	UEUA SC	44.92 44.92	43.88 43.88	42.84 42.84	41.80 41.80	40.76 40.76	39.73 39.73	38.68 38.68	37.64 37.64	36.59 36.59	35.54 35.54	34.50 31.05	33.48 26.78	32.46 22.72	31.45 18.87	30.44 15.22	29.43 11.77	28.43 8.53	27.42 5.48	26.41 2.64	25.41 0.00
53	UEUA SC	46.52 46.52	45.42 45.42	44.32 44.32	43.22 43.22	42.12 42.12	41.01 41.01	39.90 39.90	38.79 38.79	37.68 37.68	36.58 36.58	35.49 31.94	34.41 27.53	33.34 23.34	32.27 19.36	31.20 15.60	30.14 12.06	29.07 8.72	28.00 5.60	26.94 2.69	25.90 0.00
54	UEUA SC	48.21 48.21	47.04 47.04	45.87 45.87	44.70 44.70	43.53 43.53	42.35 42.35	41.17 41.17	39.99 39.99	38.82 38.82	37.67 37.67	36.52 32.87	35.39 28.31	34.25 23.98	33.12 20.39	31.99 16.39	30.85 12.63	29.72 9.11	28.59 5.84	27.49 2.80	26.40 0.00
55	UEUA SC	49.98 49.98	48.74 48.74	47.50 47.50	46.25 46.25	45.00 45.00	43.74 43.74	42.49 42.49	41.25 41.25	40.02 40.02	38.81 38.81	37.60 33.84	36.39 29.11	35.19 24.63	33.99 20.39	32.78 16.39	31.58 12.63	30.38 9.11	29.20 5.84	28.04 2.80	26.90 0.00
56	UEUA SC	51.83 51.83	50.51 50.51	49.18 49.18	47.85 47.85	46.52 46.52	45.19 45.19	43.87 43.87	42.56 42.56	41.27 41.27	39.98 39.98	38.70 34.83	37.42 29.94	36.14 25.30	34.86 20.92	33.58 16.79	32.31 12.92	31.06 9.32	29.82 5.96	28.61 2.86	27.41 0.00
57	UEUA SC	53.77 53.77	52.36 52.36	50.94 50.94	49.52 49.52	48.10 48.10	46.70 46.70	45.31 45.31	43.93 43.93	42.56 42.56	41.20 41.20	39.84 35.86	38.47 30.78	37.11 25.98	35.75 21.45	34.39 17.20	33.06 13.22	31.75 9.53	30.45 6.09	29.18 2.92	27.92 0.00
58	UEUA SC	55.80 55.80	54.29 54.29	52.77 52.77	51.26 51.26	49.77 49.77	48.28 48.28	46.82 46.82	45.36 45.36	43.91 43.91	42.45 42.45	41.00 36.90	39.55 31.64	38.09 26.68	36.65 21.99	35.23 17.62	33.83 13.53	32.45 9.74	31.10 6.22	29.76 2.98	28.44 0.00
59	UEUA SC	57.95 57.95	56.33 56.33	54.72 54.72	53.12 53.12	51.54 51.54	49.97 49.94	48.32 48.32	46.71 46.71	45.10 45.10	43.50 43.50	41.93 37.35	40.33 31.90	38.74 26.80	37.19 22.03	35.67 17.59	34.17 13.47	32.67 9.65	31.17 6.15	29.67 2.93	28.17 0.00
60	UEUA SC	58.32 58.32	56.65 56.65	55.00 55.00	53.36 53.36	51.74 51.74	50.13 49.94	48.53 48.42	46.92 46.71	45.31 45.10	43.71 43.71	42.10 37.35	40.50 31.90	38.94 26.80	37.39 22.03	35.87 17.59	34.37 13.47	32.89 9.65	31.43 6.15	30.02 2.93	28.64 0.00
61	UEUA SC	58.28 58.28	56.58 56.58	54.89 54.89	53.23 53.23	51.57 51.57	49.92 49.52	48.27 47.82	46.61 46.12	44.96 44.43	43.31 42.74	41.67 36.96	40.05 31.54	38.47 26.48	36.90 21.74	35.35 17.34	33.83 13.26	32.34 9.50	30.88 6.04	29.47 2.88	28.09 0.00
62	UEUA SC	58.24 58.24	56.51 56.51	54.79 54.79	53.09 53.09	51.39 51.39	49.69 49.69	47.99 47.99	46.28 46.28	44.58 44.58	42.89 42.89	41.23 36.59	39.60 31.19	37.98 26.15	36.39 21.45	34.83 17.09	33.29 13.05	31.79 9.34	30.33 5.93	28.92 2.83	27.58 0.00
63	UEUA SC	58.21 58.21	56.44 56.44	54.68 54.68	52.93 52.93	51.18 51.18	49.43 49.43	47.67 47.67	45.92 45.92	44.18 44.18	42.47 42.47	40.79 36.20	39.13 30.82	37.49 25.81	35.87 22.31	34.29 17.84	32.74 13.67	31.25 9.81	29.79 6.25	28.41 2.99	27.09 0.00
64	UEUA SC	58.13 58.13	56.29 56.29	54.47 54.47	52.65 52.65	50.85 50.85	49.04 49.04	47.24 47.24	45.45 45.45	43.67 43.67	41.93 41.51	40.20 35.79	38.50 30.45	36.80 25.47	35.11 20.84	33.43 16.57	31.75 12.63	30.08 9.02	28.41 5.73	26.79 2.73	25.20 0.00
65	UEUA SC	58.09 58.09	56.36 56.36	54.56 54.56	52.75 52.75	50.95 50.95	49.14 49.14	47.33 47.33	45.54 45.54	43.78 43.78	42.04 42.04	40.33 35.79	38.64 30.45	36.97 25.47	35.34 20.84	33.75 16.57	32.20 12.63	30.70 9.02	29.28 5.73	27.92 2.73	26.63 0.00
66	UEUA SC	58.07 58.07	56.15 56.15	54.23 54.23	52.30 52.30	50.38 50.38	48.47 48.47	46.60 46.54	44.75 44.69	42.93 42.86	41.13 41.07	39.36 35.37	37.62 29.66	35.92 26.15	34.28 21.45	32.68 17.09	31.17 13.05	29.73 9.34	28.34 5.93	27.03 2.83	25.79 0.00
67	UEUA SC	58.01 58.01	56.03 56.03	54.04 54.04	52.05 52.05	50.08 50.08	48.14 48.14	46.23 46.23	44.35 44.35	42.49 42.49	40.66 40.66	38.86 34.92	37.11 29.28	35.41 24.41	33.77 19.93	32.20 15.82	30.71 12.06	29.28 8.62	27.92 5.42	26.64 2.61	25.42 0.00
68	UEUA SC	57.94 57.94	55.88 55.88	53.83 53.83	51.79 51.79	49.76 49.76	47.78 47.78	45.83 45.83	43.90 43.90	42.02 42.02	40.16 40.16	38.35 34.51	36.63 29.11	34.92 26.41	33.30 19.36	31.76 15.61	30.28 11.90	28.88 8.50	27.55 5.40	26.29 2.58	25.13 0.00
69	UEUA SC	57.87 57.87	55.74 55.74	53.63 53.63	51.55 51.55	49.47 49.47	47.46 47.46	45.47 45.47	43.51 43.51	41.59 41.62	39.71 39.74	37.94 34.09	36.29 28.89	34.68 26.47	32.89 19.42	31.36 15.42	29.90 11.75	28.53 8.40	27.22 5.34	26.02 2.55	24.93 0.00
70	UEUA SC	57.79 57.79	55.60 55.60	53.45 53.45	51.33 51.33	49.24 49.24	47.18 47.18	45.14 45.14	43.15 43.15	41.21 41.21	39.32 39.32	37.49 33.69	35.75 28.52	34.10 23.78	32.51 19.42	31.00 15.25	29.58 11.63	28.22 8.31	26.98 5.29	25.85 2.54	24.83 0.00
71	UEUA SC	57.72 57.72	55.49 55.49	53.29 53.29	51.11 51.11	48.97 48.97	46.86 46.86	44.80 44.80	42.78 42.78	40.82 40.82	38.92 38.92	37.11 32.99	35.40 27.94	33.75 23.29	32.18 19.02	30.71 15.11	29.29 11.52	28.01 8.25	26.83 5.27	25.78 2.53	24.80 0.00

Exhibit 1
Comparison of Unused Unamortized Expense Allowance to Surrender Charge

Unisex (Rates per \$1000)
Select Smoker and Smoker

Age	E	Duration																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
72	UEUA	57.67	55.39	53.13	50.90	48.71	46.56	44.46	42.43	40.45	38.58	36.79	35.08	33.45	31.92	30.45	29.11	27.89	26.80	25.78	24.68
	SC	57.60	55.25	52.94	50.66	48.42	46.23	44.10	42.04	40.04	38.14	32.71	27.70	23.09	18.86	14.99	11.45	8.23	5.26	2.53	0.00
73	UEUA	57.62	55.27	52.95	50.67	48.43	46.25	44.14	42.08	40.13	38.27	36.49	34.80	33.20	31.67	30.28	29.02	27.87	26.82	25.68	24.50
	SC	57.55	55.13	52.76	50.43	48.15	45.93	43.78	41.70	39.73	37.85	32.45	27.49	22.93	18.73	14.91	11.42	8.22	5.27	2.52	0.00
74	UEUA	57.55	55.14	52.76	50.43	48.16	45.96	43.82	41.79	39.85	38.00	36.23	34.57	32.98	31.53	30.21	29.03	27.92	26.74	25.51	24.29
	SC	57.48	55.01	52.58	50.20	47.89	45.65	43.48	41.42	39.46	37.60	32.24	27.31	22.79	18.65	14.89	11.43	8.24	5.26	2.51	0.00
75	UEUA	57.48	55.01	52.58	50.21	47.91	45.68	43.56	41.55	39.61	37.77	36.04	34.38	32.87	31.50	30.26	29.11	27.87	26.60	25.33	24.09
	SC	57.42	54.88	52.40	49.98	47.64	45.38	43.23	41.19	39.24	37.38	32.08	27.18	22.72	18.64	14.92	11.47	8.23	5.23	2.49	0.00
76	UEUA	57.41	54.88	52.40	50.01	47.68	45.47	43.36	41.35	39.43	37.62	35.89	34.31	32.87	31.58	30.38	29.09	27.76	26.43	25.15	24.06
	SC	57.34	54.75	52.23	49.78	47.42	45.17	43.04	41.00	39.06	37.24	31.95	27.13	22.73	18.70	14.99	11.47	8.20	5.20	2.47	0.00
77	UEUA	57.35	54.76	52.26	49.82	47.51	45.31	43.21	41.20	39.31	37.50	35.85	34.35	33.00	31.75	30.40	29.01	27.62	26.28	25.14	24.18
	SC	57.28	54.64	52.08	49.61	47.26	45.03	42.90	40.87	38.96	37.14	31.93	27.18	22.83	18.81	15.00	11.44	8.17	5.18	2.48	0.00
78	UEUA	57.23	54.55	51.96	49.50	47.16	44.93	42.81	40.81	38.90	37.16	32.02	27.33	22.99	18.85	14.98	28.90	27.49	26.30	25.29	24.52
	SC	57.25	54.58	52.05	49.64	47.34	45.14	43.07	41.09	39.28	37.64	36.16	34.78	33.31	31.78	30.26	28.79	27.54	26.49	25.67	24.66
79	UEUA	57.19	54.47	51.89	49.44	47.10	44.87	42.78	40.78	38.96	37.30	32.23	27.54	23.06	18.85	14.95	11.37	8.15	5.22	2.53	0.00
	SC	57.20	54.55	52.02	49.61	47.30	45.13	43.06	41.16	39.44	37.89	36.45	34.90	33.31	31.72	30.17	28.87	27.76	26.91	25.84	24.69
80	UEUA	57.14	54.44	51.87	49.41	47.08	44.88	42.78	40.87	39.13	37.57	32.50	27.65	23.07	18.82	14.91	11.40	8.22	5.31	2.55	0.00
	SC	57.21	54.56	52.03	49.61	47.33	45.16	43.17	41.37	39.74	38.23	36.61	34.93	33.26	31.65	30.27	29.11	28.22	27.10	25.90	24.72
81	UEUA	57.16	54.46	51.88	49.43	47.12	44.92	42.91	41.08	39.44	37.92	32.65	27.68	23.04	18.78	14.97	11.51	8.36	5.35	2.56	0.00
	SC	57.22	54.56	52.03	49.64	47.36	45.27	43.38	41.68	40.09	38.39	36.63	34.88	33.19	31.75	30.53	29.59	28.42	27.16	25.92	24.68
82	UEUA	57.16	54.46	51.88	49.46	47.15	45.04	43.13	41.40	39.80	38.08	32.69	27.65	23.00	18.85	15.10	11.70	8.42	5.36	2.56	0.00
	SC	57.21	54.55	52.05	49.65	47.47	45.49	43.70	42.04	40.25	38.41	36.58	34.80	33.29	32.01	31.03	29.80	28.48	27.18	25.88	24.58
83	UEUA	57.15	54.45	51.91	49.48	47.27	45.26	43.45	41.77	39.97	38.11	32.64	27.58	23.08	19.01	15.35	11.79	8.45	5.37	2.56	0.00
	SC	57.21	54.58	52.07	49.78	47.70	45.83	44.09	42.21	40.28	38.36	36.49	34.91	33.57	32.54	31.26	29.86	28.51	27.14	25.77	24.40
84	UEUA	57.21	54.58	52.07	49.78	47.70	45.83	44.09	42.21	40.28	38.36	36.49	34.91	33.57	32.54	31.26	29.86	28.51	27.14	25.77	24.40
	SC	57.16	54.49	51.94	49.62	47.51	45.61	43.85	41.96	40.01	38.07	32.58	27.69	23.29	19.34	15.47	11.82	8.46	5.36	2.55	0.00
85	UEUA	57.24	54.61	52.21	50.03	48.06	46.23	44.27	42.24	40.23	38.27	36.61	35.21	34.13	32.78	31.32	29.89	28.46	27.03	25.59	24.13
	SC	57.19	54.52	52.08	49.87	47.87	46.02	44.04	41.99	39.96	38.00	32.70	27.94	23.68	19.48	15.51	11.83	8.45	5.34	2.53	0.00

SERFF Tracking Number:	ONFS-126955097	State:	Arkansas
Filing Company:	Ohio National Life Assurance Corporation	State Tracking Number:	47929
Company Tracking Number:	FORM 11-QL-42.1, ET AL		
TOI:	L09I Individual Life - Flexible Premium	Sub-TOI:	L09I.001 Single Life
	Adjustable Life		
Product Name:	2011 Universal Life Policy Filing		
Project Name/Number:	/		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/20/2010	Supporting	Flesch Certification Document	02/08/2011	11ql421u Flesch.pdf